

No. 74.

FAME

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• AND •

FORTUNE WEEKLY.

STORIES OF BOYS WHO MAKE MONEY.

OUT FOR THE DOLLARS;
OR, A SMART BOY IN WALL STREET. *By A SELF-MADE MAN.*



As Mr. Chiswell entered the room from his private office, Fred advanced to the closet and threw the door wide open. A weird-looking, black-haired giant of a man stalked forth. Hattie shrieked, dropped the cash drawer, and fainted.

Fame and Fortune Weekly

STORIES OF BOYS WHO MAKE MONEY

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PRICE 5 CENTS.

Out For the Dollars

OR,

A SMART BOY IN WALL STREET

By A SELF-MADE MAN

CHAPTER I.

OUT FOR THE DOLLARS.

"Hey, Fred, what's your rush?" cried Billy Brown, messenger for Edwards, Saunders & Co., stock brokers, Exchange Place, as an alert, good-looking lad slid around the corner of Wall and Broad streets, in front of the Morgan Bank, and ran smack into his arms.

"That you, Billy?" exclaimed Fred Stanfield. "Excuse me for butting into you, but I didn't see you. How are things coming?"

"Same as ever. Everything comes my way but money, barring my wages on Saturday, and I don't need a horse and wagon to carry that home. Say, I heard that you had a falling out with Osgood."

"That's right," nodded Fred.

"And that you left him."

"That's right, too. Who told you?"

"That red-headed dude, the cashier. The fellow you never could get along with. He was always running to Osgood with some story about you. Was he the cause of your leaving?"

"Yes, he was at the bottom of it. He told Osgood that he laid an important letter on the end of his desk and told me to mail it, and that I didn't do it."

"Which wasn't so, I suppose?"

"Of course it wasn't so. Whenever I went out, except on urgent haste for Mr. Osgood, I always looked at the end

of Langhorne's desk to see if he had any letters laid out there to mail. On the occasion in question he didn't have the ghost of one, and he lied when he said he did. That is what I told Mr. Osgood before the chap's face. I also told him that I was tired of having Langhorne knock at me at every chance he could find to do so, and as there didn't seem to be much chance of his changing his tactics I guessed I'd leave, and I did."

"You wasn't out of a job long."

"One day."

"Who are you working for now?"

"Horace Chiswell."

"Who is he? Never heard of him."

"There are lots of people in business down here that you never heard of, Billy."

"That's no lie. Is he a broker?"

"Yes, a mining broker. He's the Eastern representative of the Great Expectations Mining & Milling Company of Chihuahua, Mexico."

"Great Expectations is good," grinned Billy. "Is there anything more than great expectations to it?"

"You'd think so if you read our page advertisement in a couple of the Sunday papers yesterday. It began with the words, 'The Eyes of the World are Turned Toward Mexico—the Earth's Greatest Treasure House of Gold and Silver,' in big type."

"A page advertisement, eh? Your boss is angling for the lambs in great shape."

"I heard him tell a man to-day that the opportunity of

his life was at hand; that Great Expectations, now selling at twenty cents a share, would soon be hard to get at a dollar. He said that fortune was knocking loudly at his visitor's door, and that if he failed to take advantage of the fact it was his own funeral."

"Trying to sell him some of the stock, I suppose. Well, did he bite?"

"He bought ten 100-share certificates."

"At twenty cents a share?"

"Of course. That's the price. It's gone up. Miss Richmond, the stenographer, told me that the incorporation stock was selling for a nickel a share a month since. After the company was fully formed it jumped to ten cents. Now it's twenty."

"And next week it will be thirty?"

"Possibly. I understand that a rich vein of ore has been discovered in the mine and is being developed. I took some copy to our printer's to-day. It may have been for a new circular advertising the fact."

"How is your job, anyway? Easy?"

"I always have something to do to fill in time. When I'm not out, I'm folding circulars, putting them into envelopes and addressing them. When I get a valise full I take them down to the sub-station and turn them in."

"I suppose your boss has a big mail?"

"Well, say, it makes Osgood's look like thirty cents. Hattie Richmond, our stenographer, goes through it. This morning when Mr. Chiswell came in her table was covered with checks, postal orders and registered letters to beat the band. We are doing a land-office business."

"Do you get as much as you did at Osgood's?"

"Two dollars more. There's nothing mean about Mr. Chiswell."

"You're in luck."

"I am that, for I picked up a tip to-day on the market."

"Did you, really? What was it?"

"Got any money to invest?"

"Not a red."

"Then the tip wouldn't do you any good."

"I'd like to know what it is, just the same."

"I found out that a certain stock is going to be boomed."

"What is the name of the stock?"

"If it would do you any good I'd tell you; but, as you haven't any money, what's the use?"

"I might sell the information and raise a few cases."

"You couldn't sell it, Billy. A possible buyer would demand your authority. What could you say? Only that you got your knowledge from another messenger boy. Nay, nay, Billy. It wouldn't work."

"What are you going to do with the tip?"

"I've done all I'm going to do with it."

"What's that?"

"I bought twenty shares of the stock at 63, on margin, and a little while ago when the Exchange closed it was going at 64, so I'm twenty dollars ahead of the game at this point."

"Gee! You're a bloated capitalist. They must have cost you over a hundred dollars."

"They did. They cost me a hundred and twenty-six dollars."

"Where did you get so much money?"

"Saved it one way or another since I've been in Wall Street."

"I don't see how you did it."

"Well, I did it, or I wouldn't have it to call on, would I?"

Billy had to admit the logic of that answer, and, as he suddenly recollected he had lost considerable time talking to Fred, he said he had to move on, and so the boys parted.

Fred Stanfield, who had lately thrown up a position he had held for two years because of the personal spite of the cashier of the firm, and had immediately secured another that he liked ever so much better, was a clever boy.

The only relative he had in the world was an aunt, who lived in a small Connecticut town.

He had lived with her until he graduated from the public school, when he came to New York City and got a position in Wall Street as office boy to William Osgood, a stock broker.

He had a room on West 127th Street, and took his meals at a restaurant.

Being thrown entirely on his own resources had a tendency to make him independent and self-reliant.

Up to the time of the opening of this story he had managed to save out of his wages and the tips he occasionally got one hundred and thirty-five dollars, which he kept in a savings bank not far from the office building in which he was employed.

He had just drawn the greater part of this money to make the necessary deposit on a ten per cent. margin to secure twenty shares of C. & F. stock, which he had good reason to believe was about to be boomed by a clique of capitalists.

It is unnecessary to go into particulars about just how he obtained his bit of inside information—it is enough to say that he got it in a perfectly legitimate way, and he was smart enough to take immediate advantage of the chance thus presented to make a stake.

Everybody in Wall Street was out for the dollars, and our hero was no exception to the rule.

CHAPTER II.

FRED AND THE STENOGRAPHER.

That Fred's tip on C. & F. was undoubtedly a good one was evidenced inside of a day or two, when the shares advanced rapidly to 68.

Mr. Chiswell had a ticker in his office, for his own use as well as many customers for whom he purchased railroad as well as mining stocks.

He made his purchases through a member of the Exchange, with whom he had an arrangement to divide commissions.

In addition to booming the Great Expectations Mining & Milling Company in New York and the East, Mr. Chiswell, also did considerable business in all kinds of Western products and producers.

This brought a good many customers to his office, and one of Fred's duties was to post up on a big blackboard in the outer office the current quotations of the Goldfield and San Francisco exchanges as they were received by messenger service from the New York Mining Exchange, to which Mr. Chiswell was a regular subscriber.

"I never knew before that so many New York people were interested in Western stocks," said Fred to the stenographer one day. "The men who come in here watch the blackboard just as intently as if the quotations were railroad stocks dealt in at the Broad Street Exchange."

"It is easier for persons of small means to speculate in mining stocks, as the value of those securities are so much less than the railroad shares," she replied. "The highest-priced stock on the list is Tonopah Mining, which this afternoon is quoted at twenty-one dollars, with Goldfield Mohawk a close second at eighteen dollars. Nine out of every ten of the other stocks are listed at less than a dollar, many being as low as six cents."

"I haven't much confidence in stock that is selling as low as that," remarked Fred. "I mean six cents and thereabouts."

"You may set them down as prospects—that is, undeveloped mines, that are not as yet producing any ore to speak of. When a mine begins actual shipment of its ore it begins to loom up as a dividend-payer in the near future, and naturally its price goes up."

"You seem to be pretty well up in Western stocks, Miss Richmond," said Fred.

"Well, I've been with Mr. Chiswell ever since he began business, and I am expected to keep pretty well informed on matters that come directly and constantly under my attention."

"I shouldn't care to speculate in mining stock, anyway. I don't want to fool with things I am not up in. I was over two years with Mr. Osgood, and would have been with him yet only for that cashier of his, who got his knife in me for some reason, which made it impossible for me to remain at the office. Although I was not expected to study Stock Exchange methods, for I was only the office and messenger boy, still I did so, for I have always been interested in the fluctuations of the market, and mean some day to do a little speculation on my own hook."

"If you take my advice you will not speculate at all," said Hattie.

"Why not?"

"Because the chances are all against you. You ought to know that without me telling you. People are losing money every day in Wall Street."

"That's true. I've seen lots of them drop their little bank rolls at Mr. Osgood's office."

"Then I should think you have had object-lessons enough to teach you to keep clear of the market."

"That's right in a way, but when a fellow gets a tip——"

"A tip," laughed Hattie Richmond. "That doesn't happen very often, I guess. Inside information isn't in the habit of leaking out—at least, so I have been told. At any rate, it isn't reasonable to suppose that it does."

"That's true, too. Still, it does get out occasionally. I know of several messenger boys who made considerable money out of the pointers they picked up one way or another."

"They were the lucky ones. I believe there is an exception to every rule."

"Then I may be reckoned as one of the lucky ones, for I got hold of a good tip the other day myself."

"Are you sure it's a good tip?" she asked incredulously.

"Yes, I am pretty confident of it."

"How can you be sure of anything down in Wall Street?"

"Well, I can't very well go into particulars about this one, Miss Richmond, but I think so well of it that I put up all my money on the strength of it."

"You did? How much did you risk?"

"One hundred and twenty-six dollars."

"You foolish boy!"

"Perhaps I was foolish, but I don't think so just now. I figure that I am a sure winner."

"That's the way all the people figure who invest in the market, otherwise they wouldn't come down here to speculate with their money."

"Nothing ventured, nothing gained, Miss Richmond," laughed Fred.

"That's all right when you have a fair chance to win; but in the stock market the risk is too unequal."

"Except where you have a tip."

"Not one in a thousand ever gets what you call a tip."

"Well, I've got a tip this time, all right," persisted Fred.

"I hope it may turn out to your advantage, Fred," replied the girl. "What is this tip, if I may ask the question?"

"It's on C. & F. I got a pointer that it was going to be boomed. Well, it looks as if things were coming my way, for I bought twenty shares, on a ten per cent. margin, at \$3, and half an hour ago it was up to 70. So, you see, I am a hundred and forty dollars ahead at this moment," said Fred, triumphantly.

"So far you are fortunate, I must admit. Your profits are only paper profits until you close the deal. Have you any idea how high the stock may go?"

"I calculate on it going to 80, at any rate."

"Have you good grounds for supposing it will?"

"Yes."

"This isn't your first speculation, is it?"

"Yes. I've been saving up my money for the purpose of taking advantage of the first good thing that came my way."

This is the first chance I've seen that promised results, so I went the whole hog on it."

"Well, you have my best wishes for your success, Fred."

"Thank you, Miss Richmond. I feel it in my bones that I'm going to come out on top, and when a fellow feels that way I think luck is on his side. At any rate, I'm out for the dollars, and I mean to land a good bunch of them before I get to be twenty-one."

Just then Mr. Chiswell rang his bell for Fred, and the conversation came to an end.

A few days after the foregoing conversation there was great excitement in the Stock Exchange over the rise in C. & F.

Fred had kept close watch on the stock, and when he saw it jump point after point he felt pretty good.

At length it reached 80.

"That's high enough for me," he said, and he ran around to the little bank where he had arranged his modest deal and ordered his shares sold.

This was done inside of fifteen minutes, his stock going at 80½.

Next day he received a check and a statement of account from the bank and showed both to Hattie.

"There, now, I have closed out that little deal and made three hundred and forty dollars. How is that for a starter, Miss Richmond?"

"You are a very fortunate boy," she replied.

"I more than doubled my capital. That's the advantage of working a good thing for all it's worth."

"I hope you will be careful not to lose what you have made in this deal."

"I shall look out for another tip."

"And you really expect to run across another pointer as good as that one?"

"If a fellow keeps wide awake he is likely to hear of a great many things to his advantage one way or another."

CHAPTER III.

AT THE RISK OF HIS LIFE.

Five hundred dollars was quite a comfortable little sum for a boy of Fred's years to possess, together with the consciousness that he had made every cent of it himself.

Not knowing when he would find another favorable opportunity to go into the market, he deposited it in a nearby savings bank, and placed his book in the office safe in an envelope addressed to himself.

Fred soon got as familiar with the mining stock quotations of the Western markets as he was with those of the New York Stock Exchange.

As loads of mining literature came to the office in the mail, he soon began to distinguish the good, reliable mines from the poor ones and the mere prospects.

Every good mining property seem to be surrounded by

parasite claims that tried to make capital out of their proximity to the ore-bearing ledges owned and exploited by the lucky ones.

The wildcat mines were largely in excess of the real producers, and Fred soon had most of them spotted.

He noticed, however, that Mr. Chiswell had more of the wildcats for sale than those listed on the exchanges, possibly because there was more money in it for him.

He found plenty of work for Fred to do, both in and out of the office, and it was seldom that the boy got away before five o'clock.

One morning the broker called Fred into his private room and handed him a letter.

"Take this to Mr. George Sherwood, secretary of the Bonanza Mine, room —, in the Bowling Green Building."

"All right, sir," replied Fred, who got his hat and started off.

At the corner of Beaver Street and Broadway a lady and a little girl, both stylishly attired, who had been walking ahead of him, started to cross the street toward Bowling Green Park.

Fred followed close behind them.

Suddenly the little girl broke away from her companion, who seemed to be her mother, and darted ahead with outstretched arms toward a gentleman who stood on the walk in front of the park.

At that moment a touring automobile darted out from behind a slow-going wagon and bore right down on the child.

The lady saw the child's peril and tried to grab at her, but failed.

Fred, who had caught sight of the motor car first, sprang ahead of it, grasped the little girl in his arms, but was struck and hurled half a dozen feet away.

Rolling over and over, he instinctively held the child close to him, and thus saved her from injury.

Several people, including the gentleman we have mentioned, who was the child's father, rushed to the spot where Fred had brought up against the curb.

Everybody thought that both the plucky lad and the little girl were either killed or at least badly injured.

Willing hands picked them up, and the frantic father clasped his little daughter to his breast in an agony of grief.

"Gee! Where am I at?" asked Fred, looking around in a dazed way.

"Are you hurt?" asked several voices.

"Hurt?" replied Fred. "I don't know. I thought a house had fallen in on me."

In a few moments it was seen that, with the exception of some scratches and a cut over his eye, the boy was not injured.

The little girl had escaped scot free.

By this time a big crowd had collected.

The driver of the motor car had stopped, dismounted and run back to the scene to ascertain the extent of the damage he had done.

Half the people scowled at him and muttered words that were not to his credit.

However, it really was not his fault, as the child had unconsciously thrown herself in his path where the distance was too short for him to stop in time to avoid the collision, and Fred had deliberately courted the danger in order to save the little girl.

A policeman came up, and when he learned the facts he put the auto man under arrest, and the father of the girl angrily declared that he would push the case against him.

It presently developed that the driver of the car was a wealthy capitalist.

He offered to square things with the father of the child, and also with Fred, who by this time was satisfied that he was not much hurt by the collision.

The officer insisted that the parties connected with the accident board the auto with him and go to the station.

Fred objected.

"I've got a letter to deliver at the building across the street. I work in Wall Street, and time is money with me."

He showed the letter to the officer.

The father of the girl saw the superscription on the envelope.

"Why, that's for me," he exclaimed. "My name is Sherwood. I'm secretary of the Bonanza Mine. My office is on the tenth floor of the Bowling Green Building."

"Well, if you're Mr. George Sherwood, that note is for you," said Fred.

"Who is it from?" asked the gentleman.

"Mr. Horace Chiswell, No. — Wall Street."

"Ah, yes; I know him very well," and he put the letter in his pocket. "Well, my lad, you have saved my little daughter's life, and I can never thank you enough for your courage in snatching her from almost certain death. You must accompany us, to the station as the policeman requests."

Mr. Sherwood, his wife and daughter boarded the auto and took possession of the rear seat.

The officer, Fred and the owner of the car, whose name was Abbott, got in the front seat, and off they went to the station.

On their arrival everybody lined up before the sergeant's desk, and the officer stated why he had arrested the gentleman.

Mr. Abbott wanted to know once more if the matter could not be arranged.

"I'm willing to pay any reasonable sum to hush this matter up," he said.

Mr. Sherwood had cooled down by this time, and decided that he would not prosecute the capitalist.

Finally matters were arranged that he was to pay Fred the sum of five hundred dollars and give him a new suit of clothes.

The sergeant told him that he would have to hold him for examination before a magistrate, and so the capitalist sent a message to his lawyer to make arrangements to bail him out.

Mr. Sherwood insisted that Fred must go to his office.

"This note from Mr. Chiswell will require an answer, and I want to talk to you, anyway."

So Fred accompanied him, with his wife and daughter, to his office in the Bowling Green Building.

Here both Mr. Sherwood and his wife expressed their gratitude to the boy in a profuse manner, and the secretary of the Bonanza Mine wanted to give Fred his check for a thousand dollars.

Fred, however, firmly refused to accept a money consideration.

"I wouldn't take such a chance as that for money. I did it to save your little girl, and I feel repaid by the knowledge that she escaped without a mark. I shall accept no reward whatever, sir. I simply did my duty."

"Very well, my brave lad; but I hope you will understand that we are your friends from this moment. You must call and see us as soon as you can make it convenient to do so. If I can ever be of any help to you I want you to call on me."

Fred agreed to call, and, taking the answer to the note, he hastened back to Mr. Chiswell's office.

CHAPTER IV.

THE CIPHER TELEGRAM.

"Why, Fred Stanfield, whatever has happened to you?" exclaimed Hattie Richmond, when Fred walked into the office.

"Butting against an auto, that's all," replied the boy, with a smile.

"You look it. Do you really mean to say that you were struck by one of those machines?"

"I was."

"My gracious! Where?"

"On Broadway, opposite Beaver Street."

"You've got a cut over your eye, and your clothes look like seven days of rainy weather. You must have had a narrow escape."

"I did."

"Tell me how it happened."

"Is Mr. Chiswell in?"

"Yes."

"Then wait till I've taken this answer to him."

"He was out here looking for you a few minutes ago."

"Thought I was away a good while, eh? Well, I got back as soon as I could."

Fred marched into the private office, handed Mr. Chiswell the note he brought from Mr. Sherwood, and explained what had happened to him.

"You had a lucky escape, young man," replied the mining broker, with a half-smile. "So it was Mr. Sherwood's little girl that you saved?"

"Yes, sir."

"Well, you are a plucky boy. Was the man who ran you down arrested?"

"Yes, sir; but neither Mr. Sherwood nor I will appear against him. He's going to send me a check for five hundred dollars and an order for a new suit of clothes to square himself with me."

"He couldn't do much less, when he came within an ace of killing or injuring you. Go home for the rest of the day if you want to."

"Thank you, sir; but I guess it isn't necessary. I feel all right."

Fred returned to the reception-room and told Hattie all the particulars of the mishap.

She declared that he was an uncommonly brave boy to do what he did.

While they were talking a bright-faced young man came in, introduced himself as a reporter from a big daily, and proceeded to interview Fred about the accident.

Next morning on his way downtown Fred read the story, which made him out a hero of the first water.

He overtook Billy Brown on Broadway, near Wall Street.

"Hello, Fred," said Bill. "I see you've got into the papers. Gee! I wouldn't do what you are reported to have done for a thousand dollars. The paper says the machine knocked you fifteen feet."

"The paper exaggerated the distance. I was only knocked six or eight feet, but I don't want to try the thing over again. I tell you, Billy, I felt as if a dozen mules' hind legs had landed on me all at once."

"I don't see how you escaped being run over."

"It was my luck not to be."

"You saved the little girl, all right, and her folks must be pretty grateful to you."

"They said they were, at any rate."

Billy left him at the corner of New Street to go to his office, which was in Exchange Place.

The early mail brought the five-hundred-dollar check and an order on a big clothing store for a new suit of clothes from Mr. Abbott, the capitalist, together with a note expressing his sincere regrets that the accident had happened.

Fred had the check cashed by Mr. Chiswell and put the money with the rest of his funds.

Altogether he was now worth \$975.

Next day a long telegram came to the office from the headquarters of the Great Expectations Mining and Milling Company in Denver stating that a ledge of high-grade ore had been discovered in one of the tunnels of the mine, and ordering Mr. Chiswell to announce another raise in the shares in ten days from date.

The telegram was framed and hung up in the office near the ticker, and it caused considerable excitement among those customers who had been persuaded to buy G. E. stock at five, ten or twenty cents a share, as the case might be.

This gave more work to the printer, who produced several hundred "personal" typewritten letters and the same number fac-similes of the telegram.

It took Hattie and Fred the best part of two days to prepare these for the mail.

First the girl had to write the name and address of one of the persons who had bought the stock, or made inquiries about it of Mr. Chiswell, at the head of each of the printed "typewritten" letters, and then Fred addressed an envelope to each of the persons, enclosed the letter and copy of the telegram, and stamped it.

These he subsequently mailed in bulk at the sub-station.

The result of all this was a renewed rush for stock on the part of out-of-town residents, and cash flowed into the office for some days after that.

Of course, Mr. Chiswell did not make all this money.

It had to be sent to the company's office at Denver; but he got a good-sized rake-off in the shape of a commission.

The Great Expectations Mine looked to be a minner; but still Fred did not buy any of the shares at twenty cents, although he knew that the price would soon be thirty.

It is not improbable that he might have been tempted to invest his nine hundred and seventy-five dollars in it, but that Mr. Sherwood, to whom he spoke about it, gave him a hint to keep out.

The day following the rise of Great Expectations to thirty cents, on paper, Fred carried a note from Mr. Chiswell to a brokerage firm in the Mills Building.

The man he had to deliver the note to was engaged, and Fred was told to sit down and wait.

As he took a chair he noticed a folded sheet of yellow paper lying on the carpet, and picking it up he began to amuse himself drawing rude caricatures of the bald-headed cashier on it.

After he had covered all the available blank space with these outlines, he unfolded the sheet in order to use the reverse side.

Then he noticed that it was a telegraph blank.

There was a message on it in typewriting, addressed to a well-known broker of Wall Street.

The message, however, was a strange kind of one, being a species of cipher.

At any rate, it was constructed on the lines of a telegraph code message—a succession of words without any collective meaning.

This is the way it looked to Fred:

"William P. Smith,

"No. — Wall Street, New York.

"Theater consonantness anahasis astacolite factitiousness by evidence (2) sharking oaker andorrese gabbler wadding younker canaliculate ghastfully.

"JORDAN."

Fred studied the strange telegraphic message with considerable interest.

"Now what the dickens does all this mean? William P. Smith is one of the big guns of the Street. This must be an order to buy a certain stock, or perhaps a bit of inside information about something that's going to happen. It

is certainly important, or it wouldn't be put in a cipher code. Now, isn't this enough to make a fellow mad? I'll bet this is a tip, and yet is about as intelligible as a Chinese puzzle."

Just then the office boy came up to him and said that the broker he wanted to see was disengaged, and that he could go into his private office.

So Fred put the telegraphic message in his pocket, and carried the note he had brought in to the broker, who wrote an answer for him to take back to Mr. Chiswell.

He had no time to examine the telegram again until he went to his room after supper; then he sat down and perused it long and earnestly, cudgeling his brains to get a line on the meaning of it, but all to no purpose.

Next morning he showed the cipher message to Hattie and told her how it had come into his possession.

"It seems like a code message," she said. "There are several codes in general use. The words of any one of them may have been used in this message."

"No," replied Fred, shaking his head. "If it's an important stock message, as I believe it is, on account of it being addressed to William P. Smith, it is probably written in the words of a private code or cipher known only to Mr. Smith and the sender probably."

"That's a reasonable guess," admitted Hattie. "Still, you never can tell what means of communication people will adopt. If I was you I'd run in next door to Barlow Bros.' office and look up the words in their cable code book. At any rate, if it doesn't fit, you'll know that the cable code wasn't used."

Fred was absent fifteen minutes, and came back with word that the cable code would not answer even a little bit.

"I guess you'd better throw the message in the wastebasket," laughed Hattie. "You'll never be able to read it."

"No; I'm going to keep it a while and see if I can study it out."

"You'll only waste your time over it, Fred."

"Well, after office hours it is my own, and if I waste it that's my own funeral."

"I'll bet you a box of candy that you'll never be able to make anything out of it," she said laughingly.

"I'll take you up, if only for the fun of the thing," replied Fred. "Shake hands on it."

They did, and Hattie declared that the candy was as good as hers.

"Don't be too positive of that. I've got a great head, and when there's such a thing as a tip in the wind I'm not going to let it get away from me without a struggle."

Fred put the mysterious telegram away in his pocket, intending to do his very best to translate it into common sense.

he went in to see them, for he knew they had a big unabridged dictionary.

He showed them the mysterious telegram, and told them that the stenographer in his office had bet him a dollar box of candy that he could not translate it.

"Now, I'd like to do it, just to show her that a little thing like this can't stump me."

"We'll help you win that candy," one of the students said. "Then you can divide the spoils with us."

"All right," replied Fred. "I'm so interested in that message that I'd give a ten-dollar bill to be able to read it correctly."

So the three put their heads together and tried to study it out.

"Who is William P. Smith?" asked one of the students.

"He is a well-known broker in Wall Street," replied Fred.

"Then this telegram probably has some reference to stocks."

"I am sure it has," answered the young messenger.

"Possibly an order from the person who signs himself Jordan to buy or sell a certain stock."

"I am not sure of that, because there are no initials of any stock shown in the telegram. Brokers usually designate the stocks by the initials, just as they are quoted in the market reports. Still, the name of the stock, if any is named in this puzzle, may be concealed under some special word or words known only to Jordan and Mr. Smith. This is not unlikely, as it might be a vital matter between these gentlemen to keep the name of the stock a secret except to themselves."

"How can you tell but it may be an invitation to a theater party, or something of that kind?" said the other student. "It begins with the word theater."

"Nonsense!" exclaimed his companion. "Why would just that one word be intelligible? Besides, the dispatch comes from Portland, Oregon. He wouldn't invite a New Yorker way out there across the continent to go to the theater. No, that word has a different meaning."

"It might mean 'The,'" suggested Fred, "the other letters being added to deceive the eye."

"That's right, it might. Many sentences begin with 'The'. But how about the next word? I don't see any sense in that."

They studied over the words for some time without reaching any result.

Suddenly Fred gave a shout.

"Say, I believe I've caught on to something."

"What is it?" asked the students together.

"I've just noticed that the first letters of Oaker, Gabbler and Wadding, jointed by the And of Andorrese, which follows Oaker, is the Stock Exchange abbreviation for the Oregon & Great Western Railroad, the main offices of which are in Portland, Oregon."

"Where this telegram comes from," exclaimed one of the students.

"Exactly," replied Fred, in some excitement.

CHAPTER V.

SOLVING THE PUZZLE.

A couple of young students had the square room next to his in the private house where he lodged, and that evening

"Admitting that you are right, that does not seem to furnish the key to the balance of the words," said one of the other two.

"Well, I'll bet Oregon & Great Western has something to do with it," insisted Fred.

"Maybe so. What do you suppose that figure 2 in parenthesis means?"

That was a puzzle that none of them could get around.

They worked over the telegram for another hour, and then the students threw up the sponge.

"It can't be read without the key to the puzzle," said one of them, finally, "and I guess the man who sent it and the man who received it are the only ones in the secret."

"Then, as I am neither one nor the other, I might as well make up my mind that I'm out the dollar for candy," said Fred, with a grimace.

"You are certainly the victim, and we are out the time we lost over it," replied the student.

Next morning when Fred reached the office he told Hattie that he guessed she had won the box of candy.

"Three of us worked over that telegram for nearly two hours, and in the end we had to give it up. We couldn't make head or tail out of it," he said.

Hattie laughed.

"Then you've given it up for good and all?" she asked.

"Not yet. I'm going to have another shy at it before I admit that I'm beaten. I think I've got on to the meaning of some of the words; at any rate, that is my impression. By the way," as an idea struck him, "I wonder if Barlow Bros. have a railroad manual in their office?"

"Why don't you go in and see?"

Fred decided that he would.

He knew that the railroad manual had a list of the officers of the different railroads in the back of the book.

He wanted to see if a man named Jordan was connected in such a capacity with the Oregon & Great Western.

So he went in next door and asked a clerk if they had Poor's Railroad Manual.

They had, and Fred was allowed to look at it.

Looking up the Oregon & Great Western, the boy found, to his great satisfaction, that the secretary of the road was Edward S. Jordan.

"Now I'm sure that those four words in the telegram mean O. & G. W.," said Fred to himself. "That's something gained, anyhow. But the question is, how am I going to read the rest?"

Fred returned in a thoughtful mood to his own office, and, going to his desk, began to slit open a stack of letters that had come by the morning mail, so that Hattie could go through them with more speed.

At intervals during the day the young messenger thought about that puzzling telegram.

When five o'clock came around he had decided to go up to the Cooper Union and show the telegram to the librarian, who was a particular friend of his.

He recollected that this gentleman told him once that

the unraveling of cryptograms and other kinds of cipher writing was a hobby of his.

"He's just the man I want to consult," said Fred, and so to the Cooper Union building he went as soon as he was through with his day's duties.

He found the librarian at his desk.

"You like to decipher hidden writing, Mr. French," he said. "Do you think you could get around this little puzzle?"

The librarian studied it a moment or two, and then a smile broke over his features.

"Mr. William P. Smith, eh? I guess I could give you the translation of this if I had the time to look the matter up. This seems to be the very code that I invented myself when at Columbia College, and which I haven't thought of for years. William Smith and I were chums. We used to amuse ourselves writing to each other by means of a code similar to this. It was a very simple arrangement, but utterly unreadable to any one not in the secret of its construction. We worked it with Webster's Unabridged Dictionary—the old one, not the International, which had not been printed at that time. There is one in the reference room. I'll tell you the secret of our code, and then you can go in and see if you can work the thing out. If this is my code, as it seems to be, you'll fetch it all right."

Fred was tickled to death at hearing this, and listened eagerly to the explanation which Mr. French gave, as follows:

"Hunt up the words of the message. Then in each case count up to the tenth after the word found and write down the result. When you find a figure in parenthesis after a word, it means that there are more than one entry of the same word, and you are to take the one from which to count. There, that's the whole thing. Isn't it simple?"

"Simple as rolling off a log," laughed Fred, "when you know how to do it. I hope this is your code, for if it is I stand some show of winning a bet I have with our stenographer. She said I couldn't read it to save my life, and I agreed to buy her a box of candy if it stumped me. I'd like to win that candy just to show her that I'm not a mutton-head."

"Well, go into the reference room and try your luck," said the librarian. "The young lady there will let you have a Webster's Unabridged."

So Fred went into the room, got the dictionary and brought it to a long table in the center of the room, about which were gathered several people reading books belonging to that department; and then, armed with pencil and paper, he sat down, in a state of suppressed excitement, to work out the task he had in hand.

The first word of the message was "theater."

Checking off ten words upward he came to the word "the."

As sentences frequently begin with the word "the," that looked encouraging.

The second word was "consonantness," and the tenth word above it was "consolidation."

He wrote that down after "the" and then studied the two words together.

"The consolidation," he muttered; "that reads all right."

The third word was "anabasis," and the tenth word above it "an."

"The consolidation an," he read. "That isn't quite so clear. I wonder if I got the right word that time?"

He found on going over it again that he had.

"Well, I'll try the fourth word, which is 'astacolite,' and see how that will look attached to the others."

The tenth word proved to be "assured."

"The consolidation an assured— Gee! I believe I'm getting it all right. What's the next word? 'Factitiousness' Why, that must mean 'fact,' " he cried, with feverish eagerness, as he counted off the ten words.

It was "fact."

"The consolidation an assured fact," he now read. "What consolidation? Why, the consolidation of two railroads, of course. Hurrah! I've got it for fair."

It is a standing rule at the Cooper Union that perfect silence must be maintained in the library and connecting rooms, and conversation is only permitted to be carried on in a very low undertone.

Consequently, when Fred let out a yell, everybody in the room looked at him in surprise, and some of them may have thought he was about to have a fit.

The young woman at the desk in charge of the room looked quite indignant at this accidental infraction of a most important rule, and so she considered that it was her duty to call Stanfield down, which she did in no uncertain tones.

Fred apologized and promised not to do it again.

As he was a good-looking and gentlemanly boy, he was excused, but warned that another outburst of that kind would lead to his removal from the room by the police officer in attendance at the library.

Fred was as mute as a mopstick while working out the rest of the cipher, but he was a mighty excited boy.

When he finished the job the completed translation read as follows:

"The consolidation an assured fact. Buy every share O. & G. W. you can get."

"O. & G. W., of course, means Oregon and Great Western. Buy every share, eh? That means that the consolidation, when publicly known, will make the stock boom. I wonder what it's ruling at to-day? Never mind; I'll find that out in the morning. As soon as I do I'm going to get in on this deal on the ground floor with Mr. William P. Smith. Bet your life I am. If I only had about fifty thousand dollars now, perhaps I wouldn't make a fine haul. Well, I'll have to do the best I can with my little one thousand. I ought to be able to double my money, at any rate. That will be something. I'm out for the dollars, all right, and I'm going to get a good-sized wad just as quick as I can."

With that comforting reflection, Fred left the Cooper Union and went to dinner.

CHAPTER VI.

A REMARKABLE INTRUDER.

Next morning the first thing Fred did at the restaurant was to get hold of a morning paper and look up the market report of the day previous.

He found that Oregon & Great Western was ruling at 48.

"I'll be able to put the margin up on two hundred shares," he said to himself.

Then he tackled his breakfast with a first-class appetite. Soon after he reached the office Hattie came in.

"Good morning, Fred," she said, with her customary smile.

"Good morning, Hattie. Did you bring that dollar?"

"What dollar?" she asked, in some surprise.

"The one to buy the candy with."

"The money will be ready when you show up the translation of the message," she said laughingly.

"I'm ready to show it up now," he replied promptly.

"You don't mean to say that you have solved it?" in surprise.

"That's just what I do mean to say."

"Really?"

"Yes, really. And I'm prepared to prove to you that my solution is the genuine thing by explaining how the cipher is worked."

"Well, upon my word, you're a wonderfully smart boy. How did you find it out?"

"You'll never guess that," chuckled Fred.

"I expect you to save me that trouble by telling me."

"Here is the translation of the cipher message. It's a first-class pointer, as I thought it was."

Fred showed her the solution he had written out at the Cooper Union library.

"There's been a rumor printed in the papers at different times during the last three months that Oregon & Great Western was trying to gobble up the N. & P., which has been cutting into its freight and passenger traffic for some years since. Now, that telegram says that the consolidation (meaning N. & P., of course) is an assured fact. As soon as the news is officially confirmed O. & G. W. is bound to rise ten or fifteen points, maybe more. Mr. Smith is advised to buy every share he can get. Of course, he's been out on a still hunt after the stock these two days."

"Now how did you manage to read it?" asked the stenographer, curiously.

Fred explained the secret of the private code.

"My, how simple!" the girl said.

"Half of the puzzles we run across in this world are just as simple," he replied; "but before one can read them he's got to find the key."

"How did you find it?"

"Maybe I'll tell you one of these days."

"Why not now? I'm just dying to know."

"If I was to tell you, you'd know as much about it as I do," laughed Fred.

"Aren't you mean? Come now," coaxingly, "tell me how you got around it."

The entrance of Mr. Chiswell gave the boy an excuse for not telling her how he got on to the secret of the cipher—at that time, at least.

At noon Fred was sent to the printer's, on Nassau Street, and he availed himself of the opportunity to drop into the little bank and buy two hundred shares of O. & G. W., which he got at 48 on a margin of ten per cent.

"I wonder if Mr. Sherwood would give me something for the use of this tip—say a percentage on what he might make? I've a great mind to call at his house this evening and speak to him about it. The more I can make off this pointer the better I'll be off in the end. I wish I had some more money to put into it."

Fred did call that night at the apartment house near Central Park, where the Sherwoods lived, and he had a very satisfactory interview with Mr. Sherwood.

After he showed that gentleman the original cipher telegram, then the translation, and explained how he had read it, Mr. Sherwood became quite enthusiastic on the subject of O. & G. W.

He declared his readiness to go his limit on it, and told Fred that he should have twenty per cent. of his profits:

"That suits me all right, sir, if you wish to give me so much."

"I'll be glad to do it, Stanfield. I owe you a debt of gratitude that I never can pay. In fact, I shouldn't be treating you any too well if I gave you a full half of whatever I might make on a deal in O. & G. W."

"I should have been satisfied with five per cent. of your winnings. I have put up all the cash I had on it—one thousand dollars—and I hope to double that amount, or even do better."

Mr. Sherwood bought one thousand shares of the stock next day at 48½, and one thousand shares on the following day at 49½—both on a ten per cent. margin.

By the end of the week O. & G. W. was ruling at 51.

The Sunday morning's papers published the report that the N. & P. had been acquired and consolidated with the O. & G. W.

This caused considerable interest to center around the stock on Monday morning when the Exchange opened for business, although the news was not confirmed, and considerable buying caused the price to advance in a short time to 53.

The general impression prevailed in Wall Street that the deal in question had been secretly consummated, and a great number of brokers went around hunting for shares of O. & G. W.

On the top of all this the general tone of the market was bullish, and no surprise was expressed when the Western road went as high as 57 before the Exchange closed for the day.

That afternoon Fred ran across Julius Langhorne, cashier of his late employer, William Osgood, for the first time since he quit Osgood's office.

Langhorne scowled at the boy, as the sight of him was a disagreeable sensation, and continued on his way.

"Gracious!" breathed Fred. "He doesn't like me even a little bit. Funny that he should take such a grouch against me for no reason at all. Well, his attitude doesn't bother me any now. I'm out of Osgood's, and he can't knock me any more."

When Fred got back to the office he found Hattie alone in the reception-room, the last customer having departed.

She was making up her cash account for the day, for she was not only the office stenographer, but bookkeeper and cashier as well.

She was a smart worker, however, and generally managed to get all her work done by five o'clock.

On this occasion she was a little behind hand, and was hurrying to catch up.

As Fred had nothing particular to do himself he offered to help her out in any way he could.

She put him to work casting up several long columns of figures.

He was engaged at this job when Hattie started across the room to the safe with the cash drawer in her hand.

As she was passing near a big closet in which Mr. Chiswell kept a stack of mining reports, unused circulars and other printed matter, as well as a miscellaneous assortment of stationery, her alert ear caught a suspicious sound behind the closed door.

"Fred," she cried, turning to the young messenger, who was standing beside her tall desk, "I believe there's somebody in that closet."

"I guess you're dreaming, Hattie," the boy replied, with an incredulous laugh.

"No, indeed, I'm not. I heard a peculiar noise in that closet. Won't you please look and see?"

"Sure," replied Stanfield, good-naturedly.

As Mr. Chiswell entered the room from his private office, Fred advanced to the closet and threw the door wide open.

A weird-looking, black-haired giant of a man stalked forth.

Hattie shrieked, dropped the cash drawer, and fainted.

CHAPTER VII.

THE MAN FROM THE WEST.

"What does this mean?" exclaimed Mr. Chiswell. "Who are you, sir, and why were you hiding inside my closet?"

The gigantic intruder, who held his hat in his hand, looked white and ghastly.

He stared at the mine broker, but never answered by so much as a word.

His matted black hair fell over his shoulders, while his dark beard looked grizzly and uncombed.

Although there was nothing fierce or sinister about his

countenance, still, his general looks were so grotesque that it was no wonder the girl had fainted at the sight of him.

Fred hastily got a glass of water, and dashing it into Hattie's face soon brought her back to her senses.

She covered her face with her hands and shuddered as her eyes once more fell on the forbidding figure as he stood swaying back and forth near the door, paying no attention whatever to the questions fired at him by Mr. Chiswell.

"Fred," cried the broker at last, losing his patience, "run out and get an officer."

"Yes, sir; but I think you ought to telephone for an ambulance. This man looks as if he was suffering from illness. In fact, sir, he seems to me like a man who was half-starved."

The stranger's gaunt face appeared to back up the boy's words, and so did the deeply sunken eyes, that seemed to look at Fred in an appealing way that touched a sympathetic chord in his breast.

"Here, sit down," he said, pushing a chair toward the stranger.

The man sank into it and seemed almost to collapse.

Fred, satisfied that there was something decidedly wrong with him, ran and brought him a drink of water.

He drank a little of it, and then would have dropped the glass if the boy had not caught it out of his hand.

"I think he ought to have a stimulant of some kind," said Fred.

"I'll telephone for an ambulance," said the broker, retreating to his private room.

"Are you afraid to remain here in the same room with this man while I run downstairs to the cafe and get a glass of brandy?" Fred asked Hattie. "He doesn't look to me as if he could hurt a fly in his present condition."

"I'm not afraid now," Hattie answered. "Mr. Chiswell is near, anyway."

So Fred ran to the elevator, was carried quickly to the basement, where there was a cafe, and in a short space of time he returned with a glass half full of fine brandy.

"There, drink that," he said to the uncanny-looking intruder. "It's brandy. It will pull you together."

The man seemed to recognize the smell of the liquor quicker than he appeared to understand the boy's words.

He seized the glass with both hands, raised it to his ashen lips, and drained it off, strong as it was, at a gulp.

Then he drew a long breath, and a flush of color came into his cadaverous cheeks.

"Much obliged, young man," he said in a grateful tone to Fred. "That went to the right spot."

"I've sent for an ambulance to take you to the hospital," said Mr. Chiswell, who had come back from his private room.

"I don't want to go to any hospital. What I want is something to eat. I'm about starved, and I haven't had any sleep these two nights."

"Haven't you any money to go to a restaurant and pay for a lodging?" asked Fred, feeling sorry for the gaunt-looking stranger.

"Nary cent, though I had a tidy roll when I reached the city two days ago."

"What happened to your money? Did you lose it?"

"I was robbed somewhere uptown."

"Robbed?"

"Lost everything—cash, watch and diamond ring."

When he mentioned a diamond ring Fred looked wonderingly at him, for he did not look like a man who could sport such an article.

His clothes, which were well worn and hung loosely on his limbs, were not of a very prime quality, while his shirt was a woolen one, such as is often worn by a common laborer.

He wore no vest, while his trousers were supported by a leather belt.

"Look here, my man," put in the broker, "now that you can speak, perhaps you'll explain how you got into the closet in this room. What was your object in hiding there?"

The stranger shook his head.

"I don't know how I got there," he said.

"You don't know how you got there?" exclaimed Mr. Chiswell, incredulously.

The man shook his head dismally.

"No more than the man in the moon," he said in a puzzled kind of way that seemed to be genuine.

"What brought you into the building?" asked the broker.

"I was looking for a man named Chiswell, who has an office——"

"Chiswell? Well, that's my name. What do you want with me?"

"You're a mining broker, and represent the Great Expectations Mining & Milling Company in this part of the country, don't you?"

"Yes."

"My name is Andrew Bailey. I am the prospector who discovered the outcroppings of ore on the Great Expectations property."

"Well?" replied Mr. Chiswell, impatiently. "You have no connection with the company that I am aware of."

"No. I was swindled out of my rights by——"

"Tut, tut!" said the broker. "I can't listen to such remarks, sir. I have no connection with the company myself. I simply promote the sale of the stock in the East here. If you came here to tell me the story of your personal grievances I must tell you that I have no time to listen to you."

"It isn't that. I want to have a talk with you about an important matter. I came East for that purpose, but, as I got cleaned out of everything I had, I'd like to borrow——"

"I have no money to loan, my man," replied the broker, sharply. "You've come to the wrong shop for that. If that's all you want to see me about, you'd better go now. It's after five, and we're going to close up for the day. Fred, show this man out," and Mr. Chiswell turned on his heel and entered his private office, shutting the door after him.

The stranger stared blankly after him and then looked helplessly at the boy.

"I suppose I've got to go," he said; but I don't know where I can go without a cent to——"

"Here's a dollar, Mr. Bailey," said Fred, who sympathized with the stranger. "Come with me. I'll steer you to a restaurant where you can get a square meal, and then I'll show you where you can get lodgings for fifteen cents a night."

"I don't want to rob you, young man," replied the man, who at that moment would have been looked upon as a great acquisition by a Bowery museum proprietor. "I need money bad enough, Heaven knows, but it ain't you that ought to give it. It is Chiswell, who ought to have loads of it. Well, in turning me down he's turned down a good thing. I was going to—but it doesn't matter. Well, young man, I'll borrow that dollar of you, and when the tide turns you shall have a hundred back for it. You've a good heart and deserve it."

"Do you want me to show you to a restaurant in the neighborhood. You look as if a good meal would do you good."

"I need it bad enough; but I must have another drink first. I never remember being so weak on my pins before."

Fred thought the stranger would topple over several times as he led him to the elevator.

As they reached the sidewalk the ambulance from the Chambers Street Hospital drove up, and a slight, active young doctor alighted and started to enter the building, when Fred stopped him.

"I guess you're not wanted now," he said. "Mr. Chiswell, on the sixth floor, 'phoned for you to take this man away, as he appeared to be a pretty sick man; but it seems to be food that he wants, not medical treatment, and I'm taking him to a restaurant."

The young doctor looked at the giant critically, seized his pulse and felt of it, asked him to show his tongue, while a crowd began to gather about them, attracted by the stranger's height and singular appearance.

"That's right," said the doctor. "The man is half starved. Be careful about when he eats at first. Let him have a plate of good broth. Nothing very solid for an hour or two after that, then probably his stomach will get into shape to stand a regular meal."

"All right," replied Fred.

The young doctor boarded the ambulance, which immediately drove off, while Fred led his charge toward William Street, and then up that street, followed by the curious gaze of every one they met.

CHAPTER VIII.

FRED LEARNS SOMETHING ABOUT THE GREAT EXPECTATIONS MINING COMPANY.

"I must go in here and have a drink," said Mr. Bailey, as they came abreast of a corner saloon. "My stomach is all gone and it needs a bracer."

He opened the door and walked inside, and Fred had to follow or remain outside, which he did not care to do.

The tall Westerner stalked up to the bar and ordered a drink.

The barkeeper handed him a glass and the bottle.

He filled out a stiff portion and drank it down as if it was so much water.

"Ah, that'll give me an appetite," he said, handing the barkeeper the dollar bill Fred had given him and pocketing the change. "Young man," to his young conductor, "what is your name?"

"Fred Stanfield."

"Well, I'm glad to know you. You're acting the good Samaritan to me, and I am not going to forget it. Perhaps you think from my looks that I'm a hard case, and that I'll never be able to repay you; but that's where you would be wrong," clapping Fred on the shoulder. "You mustn't judge a book by its cover."

The man from the West chuckled, as if he saw something funny in his remark.

"I'm not expecting to be repaid, Mr. Bailey," replied Fred. "It isn't costing me much to do you a good turn. You are evidently in hard luck. You've been robbed, you say, of every cent you had, and haven't the price of food or lodging. If you left the Barnum Building alone in your condition you'd either have fallen down in the street somewhere, and maybe been run over, or you'd have run the chance of being pulled in by a cop and jailed till morning, when a magistrate would have sent you to the island. I'm willing to help you out to the extent of paying for a week's board and lodging for you, so as to give you a chance to do something for yourself."

"You're willing to do that for a perfect stranger, after you saw how your boss, Mr. Chiswell, turned me down when I started to ask him for a loan? You sha'n't lose anything by it, not by a jugful. What Mr. Chiswell lost you shall gain in a measure."

"What do you mean?" asked Fred, in some surprise.

"Never mind. You shall hear by and by. I've never gone back on a comrade in my life, and you are proving yourself a good friend to me. Now let's trot along and find a restaurant. I think I can eat a square meal now."

As they continued on up William Street, Mr. Bailey asked Fred where he lived, and was a bit surprised to learn that the boy was out on the world and hoeing his own way in the big city.

Finally they came to a cheap restaurant, and both entered and took seats at one of the tables.

The appearance of the tall man from the West, who greatly resembled a human exclamation point, created something of a sensation among the dozen-odd people in the restaurant who were eating their supper.

Everybody, from the short, fat German proprietor, who would have required a stepladder to have reached Mr. Bailey's ear, down to the two waiters of the establishment, regarded the gaunt-looking giant with undisguised interest.

"Mein himmel!" exclaimed the boss of the restaurant.

"Vot kind of mans shall dis peen, anyvay? It vill took more as zwei square meals to fill him up, I ped you."

Fred took up the bill of fare as a waiter approached with two glasses of water.

"You can bring us some vegetable soup," he ordered.

"That chap looks like an animated lighthouse," remarked the waiter to his companion when he carried the order back to the window.

"He belongs to a Bowery museum, I guess," replied the other, with a grin.

"Or a penny arcade," interjected the first speaker.

The soup was brought, and Mr. Bailey disposed of his plateful in no time at all.

"Have another plate," suggested Fred.

"Well, I don't care if I do," replied the Westerner.

"That tasted good."

So a second plate was brought and as quickly devoured as the first.

"What's next on the bill-of-fare?" asked the giant, smacking his lips.

"I don't think you ought to eat any more for a while," replied Fred.

"Why not?" asked his companion, in surprise.

"Well, you heard what the ambulance surgeon said—not to take anything solid for an hour or two after the soup."

"Oh, that's all right," replied the giant. "I'm feeling pretty good again. That plate of soup made a new man of me. This isn't the first time in my life that I've been half-starved. I've lived on half a cracker for three days out in the Mexican wilds, but it seems to be different here in New York. Whether it's the air, or what it is, I can't say. Maybe it was the knock-out drops I was treated to the other night that did my insides up. Whatever it was, I never felt so done up in all my experience. I'm going to have a plate of Irish stew."

He insisted on ordering it, so Fred had nothing more to say.

Before they finished supper the restaurant was clear of other customers.

The fat proprietor waddled down and paused in front of their table.

"Vell, mein friendt," he said to Mr. Bailey, uf you like dot stew, deir peen more in der kitchens already yet. You don't found someheres else such stew like dot. Mein cook vos der best in der business, I ped you."

"It's a fine stew," admitted the giant, regarding the fat restaurant man with a twinkle in his eye. "You eat this stew yourself, I suppose?"

"I ped you I eat him. Perhaps I don'd look healthy—no? Uf you eat two or dree plates of dot stew yourseluf you fill oud your clothes already, soon."

"I'll take another plateful, then."

"Villum," cried the proprietor, "pring de shendlemans anudder plates uf der stew, und fill id up."

Mr. Bailey finished his second plate of stew with infinite relish, and declared that he was feeling first rate.

When Fred went to the desk to pay the bill the German proprietor said to him:

"Dot man he vos a dime museum freak, ain'd it?"

"No," replied the young office boy, "nothing of the kind. He is merely an uncommonly tall man, that's all. He can't help that."

"So-o. I haf seen vurse as him in der museums. He would got a shob purty quick, I ped you."

Fred walked up to Park Row with Mr. Bailey, crossed City Hall Park and boarded a Broadway uptown car.

Everybody looked at the Western giant with great interest.

At Bleecker Street they got off, and Fred guided his companion to the Mills House No. 1, as the most respectable cheap lodging-house that he knew of.

Mr. Bailey registered and the boy paid his room rent for a week in advance.

"I sha'n't forget what you've done for me, Stanfield," said the Westerner, as Fred handed him a two-dollar bill to pay for his eating for a few days. "Come in here and sit down a while," indicating the reading-room. "I want to talk with you."

They took chairs in a corner by themselves.

"I've been a mining prospector for a good part of my life," began Mr. Bailey, as he settled himself in a chair, "and I've been worth a lot of money at different times, but somehow or another I never could keep it. Then I've been cheated out of my rights time and again, until I've very little confidence in any one, especially those rascally promoters out West. As you're working for Horace Chiswell, you know something about the Great Expectations Mine."

"I can't say that I know much about it," replied Fred. "I've read the circulars that we mail to those who answer our advertisements, and I've read the advertisements, too. If there's any truth in the printed matter put out by the office, Great Expectations is the greatest gold and silver discovery of the century."

The Western giant chuckled audibly.

"You mustn't believe all you see printed about mining properties, my lad," he said. "There's about as much real truth in the advertising matter of the majority of new mines as there is in the average circus poster—in fact, the circus poster is the more honest in its statements of the two."

"The Great Expectations advertisement certainly does promise a great ultimate profit to its stockholders," said Fred. "What do you know about the mine? I think I heard you say that you discovered the outcroppings of ore on the property."

"I did. I made the original discovery of ore on that property."

"Then it is a good thing."

"Look here, my lad, can I trust you to keep your mouth shut, especially from Mr. Chiswell, your boss? You look like a boy that one can depend on. I'd like to give you my

confidence, but whatever I say to you must go no further. Have I your promise?"

"Yes, sir. I promise I won't mention a word you may tell me."

"Very well, then. The ore which I discovered on that ground, and which I thought to be the outcroppings of a rich lode, has proved to be but a narrow vein of inferior metal, that will never pay to work. I am glad of it, for the men who formed the company, and are now pushing the stock on the market, are a set of rascals who broke faith with me from the start, thinking they had secured a bonanza. I was to have had a quarter interest in the company, but I was buncoed out of it by a bit of sharp practice; and now the scoundrels—for they deserve the name—are trying to fleece the public by offering a gold brick at instalment rates."

"Then you mean to say that the Great Expectations Mining & Milling Company is——"

"A first-class fraud," said the man from the West, with a decisive nod.

CHAPTER IX.

THE LOST SPANISH MINE.

Fred Stanfield was astonished at Mr. Bailey's statement, which he made no bones about expressing.

"A first-class fraud!" he repeated.

The giant Westerner nodded.

"Are you sure of that?" asked Fred, incredulously.

His companion nodded again.

"And do you suppose that Mr. Chiswell knows it is a fraud?"

Mr. Bailey shrugged his shoulders.

"Great Expectations isn't the first mining proposition he has handled," he said. "He probably does not know of his own certain knowledge that the mine is a worthless prospect, but he cannot but have some idea that it isn't the wonderful discovery claimed for it. He receives a commission of forty per cent. for promoting the sale of the stock in the East, and the company also pays a very large proportion of the advertising bills."

Fred was learning a few things about the mining business of which heretofore he had been in ignorance.

"If the mine is a first-class fraud, as you assert," he said, "where will the hundreds of people come in who have paid from five to twenty cents a share for the stock they have bought?"

"They will have the same experience that thousands of other credulous persons have bought—and some dearly—in similar propositions that have been launched with flying colors, only to fizzle out in the end."

"Gee! That's fierce!" said Fred. "Do you know whether the Bonanza Mine of New Mexico is a fraud, too?"

"No. That mine is a genuine producer."

"I am glad to hear it."

"Why? Did you invest any of your wages in the stock when it was low?"

"No. But a gentleman, whose little daughter's life I saved, and for whom I have considerable respect, is secretary of this company, with an office in the Bowling Green Building."

"The Bonanza Mine is all right. It was discovered in a remarkable way. An Indian in pursuit of an antelope was climbing the steep slope of a hill and seized a bush to help him up. The bush gave way, and revealed beneath the roots rocks which proved to be almost pure silver."

"You don't say!"

"That isn't the only incident of its kind. One of the richest mines to-day of the Antilles was the outcome of a rabbit chase. An Indian was hunting rabbits one day, when one of them was chased by his dog into a hole in the hillside. The Indian started to dig the rabbit out, but before he had removed half a dozen spadefuls of earth he found to his surprise that he was literally shoveling silver."

"Mr. Chiswell's circulars say that the mines of Mexico are the richest in the world. They further say that the zone of New Mexico and old Mexico encloses a silver-bearing field that is unsurpassed in riches, and that the Great Expectations Mine is right in the very center of the zone."

"Those statements are true enough, but you must understand that every foot of that ground does not cover a silver lode. Now I am going to tell you something that will interest you. After getting the throw-down from the promoters who took possession of the ground I had prospected with apparent, though not real, success, which is now known as the Great Expectations property, I went out into the wilds to try my luck again. This time I met with the success of my life. I found a real lost bonanza—a mine that had no doubt been worked by the early Spaniards of Mexico."

"You did!" exclaimed Fred. "You found such a mine recently?"

"I did."

"And yet you are penniless this moment in the city of New York."

"Unfortunately that is too true. But you must remember that I was not penniless when I reached New York. Your light-fingered people here relieved me of nearly one thousand dollars which I expected to use to pay my way."

"How did you find this mine?" asked Fred, in a tone of deep interest.

"One day, while following a blind trail which led into the mesa——"

"What is a mesa?"

"An elevated table-land, especially one lying alongside of a mountain," explained Mr. Bailey.

"Oh," replied Fred. "Go on."

"While following the trail in question," continued the Westerner, "I discovered behind a vast growth of cactus a dump pile. I knew from that that I was in the immediate neighborhood of an abandoned mine. Pursuing that lead,

I found the actual entrance to an old mine, but it was all walled up with rubbish and cement. Fortunately I had money enough to file my claim to the ground. I returned to the mine with suitable tools and a couple of donkeys with paniers. I carried away ore of such richness that the nearest smelter paid me eighteen hundred dollars for it."

"And what did you do next?"

"My past experience with the promoters of the West made me shy of having any more dealings with them, so I packed my grip and came East to interest some capitalists in the mine and thus help me to become a millionaire. I intended to have a talk with Mr. Horace Chiswell, thinking that he might be the man to assist me. But after the way he treated me in his office, into which I had wandered in a dazed state, I shall have nothing more to do with him. He has probably lost the chance of his life of getting into a genuinely good thing on the ground floor. So you see, young man, though at this moment I am dependent on your bounty for food and a roof to cover me, I am really a kind of Monte Cristo in disguise."

"Good gracious!" exclaimed the boy, amazed at this revelation.

"The intrinsic value of the help you have given me, Stanfield, may not be much, but I do not weigh it in dollars and cents. I accept the motive, and that is worth more than gold and silver. Young man, you have, in befriending me this day, done the luckiest act of your life. You will find me as grateful as you could desire, for I mean to make you a rich boy—the richest, perhaps, in Wall Street."

Fred stared at the gaunt-looking giant as if he thought he must be dreaming, or that his companion had slipped a cog in his mental make-up.

"You seem incredulous," added the Westerner. "Well, I don't blame you. It does sound like a dream, my discovery of a fabulously rich mine—very like the glowing advertisements of Great Expectations and other mines of like character. Nevertheless, what I have told you is the square and honest truth. I mean to start a company to work that old Spanish mine, and to those who will take hold and help me in a trustworthy way I offer a fortune, for there is silver enough in that mine to make a hundred millionaires, perhaps more."

"And how are you going to start this company?"

"I want to associate myself with one man, at any rate, who is thoroughly honest and who is well acquainted with the business end of the proposition."

"Then why not see Mr. Sherwood, the secretary of the Lost Bonanza?"

"The man whose daughter you saved?"

"Yes, sir. I have found him to be every inch a gentleman. I believe him to be honest and conscientious, since there is no doubt that the mine he is connected with is a square one, as you say it is."

"Will you introduce me to him."

"I will."

"When can you do so?"

"To-morrow evening. I will call here for you and take you to his apartments uptown."

"That will suit me. I have the documents in this belt around my waist that will prove my ownership of the property where the lost Spanish mine is located. He will have to take my word for the rest until I take him to Mexico and show him the actual proof of my statements about the existence of the mine and its extreme richness."

"I will send Mr. Sherwood word by mail that he may expect us to-morrow night," said Fred.

"Very well. When the company shall have been formed I will see to it that at least one thousand shares of the stock is made over to you, Stanfield. The dividends on that ought to make you independent for life."

"Thank you, Mr. Bailey, for your kind intentions. I shall not refuse the stock when I see it coming my way. I am out for the dollars, and I am not letting any of them get away from me if I can help it."

"You'll never make them quicker than you will through this lost and refound old Spanish mine. This is doubtless one of the famous treasure vaults that the Spaniards were forced to abandon, as a consequence of the atrocities practiced on the Indians. I should not be surprised if the mine I have rediscovered was the famous Tarasca."

"The famous Tarasca!" said Fred. "What mine was that?"

"One that was extensively worked by various Spaniards and later acquired for the crown of Spain. It was worked until the time of the French intervention in Mexico, when the shafts and tunnels are said to have been concealed by the administrator, Don Juan Moreno, an imperialist, who was forced to seek safety in flight. After the restoration many attempts were made to find the mine, but all have failed. It would be funny if I had hit the nail on the head."

That evening Fred went to his room in Harlem with his head fairly buzzing over the fabulous silver mine discovered and owned by the Western giant whose acquaintance he had made under such curious circumstances.

CHAPTER X. ●

THE WESTERN GIANT CALLS ON FRED'S FRIEND, MR. SHERWOOD.

When Fred awoke in the morning almost his first thought was about the giant Westerner and his silver mine.

"Seems just as if I had dreamed it all," he said to himself. "Gee! but he's a tall man. Must be nearly seven feet high. I'll bet everybody thought he belonged to some museum. If he was shaved and had a decent suit on he'd look fine—that is, after he'd filled out those lantern jaws of his."

But, notwithstanding the unusual experience he had been through the evening before, Fred did not forget about his O. & G. W. investment.

He was expecting to see the news of the consolidation confirmed at any hour now, and he knew that in that event the shares would go up at once.

The morning papers spoke about the activity in O. & G. W., which was due, they said, to the rumors of the absorption of the rival road, generally believed to be true, though not publicly announced.

When Fred got to the office he went through the two Wall Street dailies that Mr. Chiswell subscribed for in search of more information on the subject, but he found nothing that would throw additional light on the consolidation matter.

In a little while Hattie came in.

She wanted to know right off what further experience Fred had had with the Western giant.

"My goodness!" she exclaimed. "He was the tallest and spookiest-looking man I ever saw in my life. I was nearly frightened out of my senses when he walked right out of that closet."

"You fainted, all right. You needn't have been afraid of him. He's all right. I had a long talk with him last night, and I consider him all right."

"I can't imagine how he got in that closet without any of us noticing him. Why, he would attract attention anywhere."

"He attracted lots of it last night while I was with him. The people in the street all turned to look at him just as if he was a stray museum freak. When he took a seat at a table in the restaurant he looked as tall as a lighthouse. Then he had to bend away down to get into the Broadway car——"

"Did you actually go in a Broadway car with him?"

"Sure I did. I took him up to the Mills House on Bleecker street. Did you think I was going to steer him to a Bowery lodging-house?"

"I thought you only intended to take him to a restaurant."

"He needed a place to sleep as well as something to eat."

"Did he say how he came to get into that closet?"

"He doesn't know. You see, he was drugged and robbed of everything he had——"

"Was he?" she exclaimed, in some astonishment.

"Yes. That isn't an unusual experience for strangers, especially these free-and-easy chaps from the wild and woolly West. He didn't tell me the particulars, but I suppose a couple of well-dressed crooks got him in tow, persuaded him to see the sights, and then did him up. The knock-out drops he took knocked him silly, no doubt. Probably he was treated to an extra big dose on account of his side. When he came down to Wall Street looking for Mr. Chiswell he was still half-dazed, or he wouldn't have walked into that closet by mistake. You must have been out of this room when he came in, and he blindly entered the closet. That's the only way I can account for his presence there."

"Did you find out what he wanted with Mr. Chiswell?"

"Yes. He had some business with him."

"About the Great Expectations Mining and Milling Company?"

"No. About something else. Being strapped—that is, busted—he wanted to get a small loan, first of all, to carry him over his stay in New York."

"Mr. Chiswell isn't lending money to strangers."

"Mr. Chiswell might do worse than that. Mr. Bailey is an honest man and would have made it all right with him."

"How can you tell that?" asked the stenographer, in some surprise.

"I am only saying what I think."

"Did you lend him any more than that dollar?"

"I did. I gave him a two-dollar bill and paid a dollar and a half for a week's room hire for him."

"You did? You must have money to throw away."

"I think I've made a good investment."

"For my part, I think you're an easy mark. I am surprised, for I did not think you were as foolish as all that."

"All right, Hattie. Time will tell whether I'm as foolish as you think. At any rate, I can afford the money, for I'm eighteen hundred dollars ahead on my O. & G. W. deal, and I expect to make twice as much yet out of it before I'm done."

"I hope you will, Fred."

The appearance of Mr. Chiswell put an end to the conversation, and the boy went back to his desk.

About noon that day Fred carried the copy of another big advertisement intended for insertion in the Sunday papers to a well-known advertising agent on West Broadway.

This advertisement announced the rise of Great Expectations stock to thirty cents a share, and predicted a still further rise in the near future.

The public was advised to secure the stock while it was as low as thirty cents, for the advertisement said that it never would be at that figure again.

The prospects were that the mine would shortly enter the lists of dividend-payers, and when it did its rise would be rapid, and the stock left unsold would probably be withdrawn from the market, in which case all persons wanting to secure some of it would have to bid high for it.

All the foregoing, and very much more to the same effect, was incorporated in the new advertisement.

More circulars were issued and mailed to those who had inquired about the mine, but had not bought any stock, telling them how sorry Mr. Chiswell was that they had neglected the opportunity to purchase when the shares could be got for twenty cents, and advising them to buy now at thirty before it went still higher.

Fred read this circular, as he had all the others, and he felt sorry for anybody that nibbled at the bait offered.

He believed that Mr. Bailey had told the exact truth when he said that the Great Expectations Mining and Milling Company of Chihuahua was a first-class swindle.

He wondered if Mr. Sherwood knew that, too.

He was very glad, indeed, to know that the Bonanza Mine was not to be classed with Great Expectations.

He had taken a great fancy to Mr. Sherwood and his family, and it was a satisfaction to feel that that gentleman was not engaged in fleecing the public like his boss appeared to be.

Fred began to wish that he was working for a responsible broker again, and not a mining promoter, notwithstanding that his pay was unusually good for the position he held.

When he came back from his errand to the advertising man Fred had a chance to look at the ticker tape, and found to his satisfaction that O. & G. W. had gone up four points since the Exchange opened, for it was now selling at 61.

Clearly it was the general opinion on the Street that the consolidation was a positive fact.

That afternoon the stock closed at 62.

Fred had sent a special message to Mr. Sherwood that he was going to call that night with a prospector from the West.

He told the gentleman that Mr. Bailey was rather a remarkable-looking man in many ways, but he believed he was perfectly reliable.

After supper Fred called at the Mills Hotel and found the Western giant waiting for him in the reading-room.

They took the Sixth Avenue elevated at the Bleecker Street station and got out at Fiftieth Street and Sixth Avenue.

From that point to the swell apartment house where Mr. Sherwood and his family lived was but a short walk.

The hallboy's eyes bulged when he saw the big man whose head brushed the roof of the elevator cage that carried them up to the fifth floor.

Mr. Sherwood himself, who opened the door into his private hall, was rather surprised, too, in spite of the fact that he expected to see a man something out of the ordinary, from Fred's description.

The visitors were invited in, and, after Fred had introduced his companion, Mr. Bailey lost no time in getting down to business.

He told his remarkable story in detail, but it was easy to see that the secretary of the Bonanza Mine was somewhat incredulous, even after Mr. Bailey showed him the documents from the Mexican Government which gave him the right to the property in question.

"The proof of the pudding is in the eating," said the big man, energetically. "If you can make arrangements to accompany me to Mexico I will show you the actual richness of the mine itself. I assure you that it is exactly as I have told you."

Mr. Sherwood replied that he did not see how he could get away from New York for the present.

"It won't take you over two weeks, all told, Mr. Sherwood, and I will take out enough silver ore while you are on the ground to pay your expenses twice over and put me on my feet again."

Mr. Sherwood said that he would take the matter under consideration.

Then Mr. Bailey outlined his plan for forming a company and working the mine.

"I want an honest man in with me this time. The article seems to be pretty scarce in the mining world, but our young friend here assures me that you are a square man from your head down, and I am willing to take his word for it."

"I am sure I am very much obliged to Stanfield for his good opinion of me," replied Mr. Sherwood, with a smile. "A man's best capital in this world is a good name."

"I guess that's right," answered the Westerner; "but still you have to have the money if you want to get along."

It was arranged that Mr. Sherwood would communicate with Mr. Bailey in a day or two, and in a little while he and Fred took their departure.

CHAPTER XI.

FRED ASTONISHES BILLY BROWN.

Next morning O. & G. W. opened at a fraction above 62 when business was resumed at the Exchange.

It had gone up to 63 when the chairman of the Exchange made the official announcement of the consolidation.

Immediately there was a scramble among the brokers who had been holding off to get some of the shares, which everybody knew would rise in value at once.

But, as was to be expected, nobody was in a hurry to dispose of a good thing.

Consequently the scarcity of the stock, with the heavy bidding for it, made the price soar like a skyrocket.

While Fred was executing an errand at a certain brokerage office he heard about the official announcement of the consolidation, and that there was high jinks going on at the Exchange.

Of course that made him feel uncommonly good.

It meant that he would be a richer boy before the day was out.

In the excitement which ensued O. & G. W. went up to 70 by three o'clock.

Fifteen minutes before that hour Fred met Billy Brown coming from the New Street entrance to the Exchange.

"Things are humming on the floor to-day," said Billy, with a grin.

"I guess they are," replied Fred. "The ticker up in our office is rattling away like mad, and the boss has filled a score of orders from his mining customers for small lots of O. & G. W."

"That road is booming to beat the band."

"Glad to hear it."

"Why?"

"'Cause I've got a few shares of it, and expect to make a haul."

"You don't say! How many shares have you got—ten?"

"More than that, Billy."

"Twenty, then?"

"More than twenty."

"Well, how many?"

"Two hundred."

"Two hundred! Say, what are you giving me?"

"Don't you believe me?"

"Nixy. You're putting it too strong for me."

"All right, Billy. We won't quarrel over it; but I have two hundred, just the same."

Billy, however, did not believe it, though Fred told him he had bought the shares at 48.

He could not understand where Fred could get the money from to cover the margin, and, as the latter did not care to go into explanations over the matter, Billy went on his way unconvinced.

When the Exchange closed that day O. & G. W. was hovering around 80.

Fred thought that was an inflated price for the stock, even under the improved conditions of the road.

"I'll bet the insiders will begin selling out at that price to-morrow, and I think I'd better get out while the iron is hot."

So he gave his order at the bank before its brokerage department closed at four to sell his two hundred shares in the morning at the market.

This was done at 80½, the opening price, and Fred pocketed a profit of sixty-four hundred dollars on the deal.

"Who says that I ain't out for the dollars, eh, Hattie?" he said to the stenographer next day, waving his check in her face. "Look there and feel convinced that yours truly is on the up grade to fortune."

He made it a point to drop in at the office of Edwards, Saunders & Co., where his friend Billy worked, when he was on an errand in that vicinity.

He was so fortunate as to find Billy in.

"Hello, Fred," asked Billy, in surprise. "What are you doing up here? You haven't a message for our firm, have you?"

"No. I just called in to see you—that's all."

"Did you? Well, I'm on exhibition till one of the bosses sends me out on an errand. What's in the wind?"

"I thought I'd drop up and let you know that I had sold my two hundred shares of O. & G. W. at a handsome profit. I knew you'd want to congratulate me."

"Sure, Mike!" grinned Billy, with an unbelieving wink.

"I made a profit of thirty-two dollars a share."

"On how many shares?"

"Didn't I tell you that I had two hundred?"

"I know you told me so, but that doesn't make it so. You're a jollier, Fred."

"Sometimes, maybe, but not always."

"When you say that you bought two hundred shares of any good railroad stock and put up a ten per cent. margin on it, it is pretty hard for me to swallow."

"In order to convince you that I have only been giving you a straight story I brought my statement and check to show you."

"Where are they?" asked Billy. "Show up."

"There they are," replied Fred, producing them. "Now will you be good?"

Billy examined the two documents, and nearly had a fit when he recognized the fact that they were the real thing.

"Say," he exclaimed, "where did you get the thousand dollars to put up with the bank?"

"Oh, come now, Billy, you want to know too much. I didn't rob anybody."

"I don't suppose you did; but I can't see——"

"Don't worry about it, then. Just remember that I am worth seventy-four hundred dollars at this particular moment, and that I expect to have more before I have less."

With those words, Fred wished him good-by and got out.

That evening Fred dropped in at the Mills Hotel to call on Mr. Bailey.

He hardly knew the man from the West, for he was togged out in a new suit of clothes, a white shirt, and an up-to-date scarp.

"You're looking swell, Mr. Bailey," laughed Fred. "Where did you make the raise?"

"Mr. Sherwood loaned me a hundred dollars. He has decided to go to Mexico with me, and is making his arrangements to that effect."

"You don't say?" replied the boy. "Well, I am glad to hear it. I wouldn't mind going to Mexico myself for a change, only I can't afford to chuck up my Wall Street job, though I did make sixty-four hundred dollars on the market this week."

"You made what?" said Mr. Bailey, looking hard at the boy, for he was not aware that Fred was operating in stocks.

"Six thousand four hundred dollars. Sounds big for a boy, doesn't it?"

"Is this a joke, Stanfield?"

"No; it's the real truth. Just glance at that check, made payable to my order, and you'll see that I am a kind of small capitalist."

The Westerner was much surprised, and wanted to hear how Fred had made the money.

The boy told him how he had made three hundred and forty dollars out of his first deal, some time since, by investing a hundred and thirty-five dollars in twenty shares of C. & F.

Then he went into the particulars of the automobile accident, in which he had saved the life of Mr. Sherwood's daughter, and had received five hundred dollars and a new suit of clothes from the capitalist who had run him down as a sort of compensation for the shock and the trivial injuries he had sustained.

"Altogether I had one thousand dollars when I got hold of the tip which led me to buy two hundred shares of O. & G. W. at rock-bottom figures, and I went in the whole hog on it," continued Fred, who then gave him the history of the cipher telegram he had picked up in a broker's office.

"You're one of the lucky boys, Stanfield," said Mr. Bailey, "and I congratulate you over your success. Don't forget, however, that you'll be in on this mine down in Mexico to the tune of the thousand shares I promised you

just as soon as the company is formed. Your present winnings will cut a small figure alongside of what you'll eventually make out of that mine."

"If you talk like that you'll give me a swelled head. Let's go to the theater to-night, Mr. Bailey. I'm afraid we'll have to take a back seat, for you'd shut off the view of the person who sat behind you if we got seats in the middle of the house."

The Western giant laughed and said they had better get box seats.

As it was early yet, they decided to walk uptown instead of taking a car.

When they reached the neighborhood of the Empire Theater, Mr. Bailey suddenly clutched Fred by the arm and exclaimed:

"There's one of the rascals who robbed me."

The boy looked at the person indicated by his companion and was astonished to recognize the accused individual as Julius Langhorne, his late boss's cashier.

CHAPTER XII.

THE UNMASKING OF JULIUS LANGHORNE.

Langhorne was attired in a dress suit, partially concealed under his overcoat; a silk hat of the latest pattern was perched on his head, and he carried a nobby cane.

Taken altogether, the cashier looked pretty swell.

Mr. Bailey, however, paid little attention to his imposing make-up.

He simply saw in the man one of the rascals who had robbed him of nearly a thousand dollars, and with a snort of resentment he bore down on Langhorne like a Western cyclone.

The cashier did not observe his approach until the giant reached out his arm and grabbed him by the lapel of his overcoat.

"Come now," roared Mr. Bailey, "I want that money you and your friend robbed me of a week ago. Ante up, or by the living jingo——"

Langhorne nearly collapsed when he recognized who had hold of him.

There was nothing for him to do but put up a good bluff.

"What do you mean, fellow?" he demanded, with well-assumed indignation. "Remove your hand from my coat, or I'll call an officer."

"That will just suit me, mister. Call one right away. If you don't, I will."

"What do you mean?" gasped the cashier.

"I mean you're the thief that robbed me, with the help of a companion, of one thousand dollars last week. On pretense of showing me the town you two got me into a saloon, invited me to drink, drugged my liquor and went through me. You got nearly one thousand dollars. I want it back, d'ye hear?"

A crowd began to collect around them, attracted as much by the uncommon height of the Westerner as by the charge he was bringing against the cashier.

It happened that a policeman was coming down the street at the time, and he took a hand in the proceedings.

"What's the trouble?" he asked, forcing his way through the circle of curious onlookers.

"This man is a thief, and I want him arrested," said Mr. Bailey, still retaining a vice-like grip on the cashier.

"That's a lie," retorted Langhorne. "The man is crazy."

The Western giant told his story to the officer.

The cashier denied that he had had any connection with the affair.

"Do I look like a crook?" he asked indignantly. "I want you to understand that I am a gentleman."

As Mr. Bailey insisted that Langhorne was guilty, and that he wanted him arrested, the officer told the cashier that he would have to go to the station, where the sergeant would decide the question of holding him or not.

The cashier declared that it was an outrage, but he had to go with the policeman just the same.

At the station, Mr. Bailey preferred his charge against Langhorne in no uncertain tones, and demanded that he be locked up pending his examination before a magistrate.

The cashier insisted that it was a case of mistaken identity.

"I can prove who I am by that boy," he said, pointing at Fred.

"Do you know this man?" asked the sergeant of the lad.

"Yes, I know him. His name is Julius Langhorne, and he's cashier for Mr. Jack Osgood, stock broker, of No. — Wall Street."

"There," said the cashier, triumphantly, "isn't that evidence enough to prove my respectability?"

"Well," said the sergeant, turning to the Westerner, "are you still positive that this is the man who robbed you?"

"I am."

"Have you any evidence to show that you may not be mistaken in the person?"

"I have."

"What is it?"

"The peculiar scar over his right eye, for one thing, and the diamond ring on his left hand, for another. I identify that ring as my property. It was given me by an old friend, and if you will ask him to hand it to you, you will find engraved inside the initials 'J. C. to A. B.' The A. B. stands for Andrew Bailey, which is my name."

At those words Langhorne's nerve suddenly deserted him and he turned white.

He forgot until that critical moment that he had been so foolish as to wear the valuable diamond ring he had taken from the hand of the man he had assisted in robbing.

That the ring contained a superscription by which it could be positively identified by its owner had never occurred to him.

Now it was about to incriminate him, for it was a piece of evidence that he did not know how to get around.

The ring was taken from the prisoner's hand by the officer who had made the arrest, and the inscription being found to agree with the accuser's words, the sergeant felt that it was up to him to hold Langhorne, and he did.

The cashier, after being obliged to give his pedigree, was taken to a cell and locked up.

There was no one more surprised at the outcome of the affair than Fred Stanfield.

While there was no love lost between him and Julius Langhorne, he never dreamed for a moment that Mr. Osgood's cashier was in any respect crooked.

To find him implicated in a robbery, in which knock-out drops were given to the victim to make its accomplishment easy, was a startler for the boy.

"I never would have believed this of Langhorne," he said to Mr. Bailey, when they left the police station. "I can't see whatever induced him to engage in such a rascally game. He gets a good salary at Osgood's, and oughtn't to be in such desperate need of money as to resort to a crime for it."

"He looks to me like a city sport," replied the Western man. "And such chaps can get away with a good deal of money one way or another. When they happen to be short they will take chances in order to get the stuff."

"I suppose you intend to appear against him in the morning at the Jefferson Market Court?"

"I do. By the way, where is the courthouse?"

It is at the corner of Sixth Avenue and Christopher Street."

"How will I get to it from the Mills Hotel?"

"It's only a short walk, but still, if you don't start right you're liable to get all mixed up trying to fetch Sixth Avenue from Bleecker Street. Sullivan Street crosses Bleecker near your hotel. Walk up that street to West Third Street, which you can't miss, because the elevated railway runs along it. Follow the elevated westward and it will take you right into Sixth Avenue. Looking up the street, you will see a building with a tall clock tower on the west side of the avenue. That is Jefferson Market. Any one will show you the entrance to the police court."

"Much obliged, Stanfield. I shall be sure to find the place now."

Mr. Bailey and Fred patronized a music hall that night and saw a good show, after which the giant boarded a Sixth Avenue train for Bleecker Street station, while Fred took a train in the opposite direction for Harlem.

CHAPTER XIII.

FRED'S DEAL WITH BILLY BROWN.

Mr. Langhorne's arrest was duly chronicled in the morning's newspapers, and of course he did not appear at Mr. Osgood's office at the customary hour.

In fact, he never appeared there again, for the magistrate remanded him for trial on Mr. Bailey's charge, and

he was taken down to the Tombs Prison and put in a cell, as no one came forward to bail him out.

Mr. Osgood investigated the case, and, being satisfied that Langhorne was guilty, he hired a new cashier, which terminated Langhorne's connection with Wall Street.

In due time he was convicted, together with his associate in the job, who was caught by the police and confessed, and they both went up the river for a few years.

The day after Langhorne's arrest Mr. Sherwood sent word to Fred that he would like to see him that evening, and so, about eight o'clock, the boy went to his apartments.

Mr. Sherwood told him that he had made fifty thousand dollars out of the O. & G. W. deal, and that he was now prepared to keep his promise to give him twenty per cent. of the profits made out of the tip Fred had brought under his notice.

With those words he handed the young messenger his check for ten thousand dollars.

Fred thanked him for his generosity and shortly afterward took his leave.

It was about this time that Fred noticed that a certain stock known as O. & M. was selling low in the market.

He looked up the past records of the road and saw that it had never been at such a depreciated figure.

Guessing there must be some cause why a stock that had been long numbered among the gilt-edged securities should be down below its normal value, he began to make inquiries in an off-hand way among people who were supposed to know all that was going on in the Street.

No one, however, could tell him, or would tell him, why O. & M. was in the dumps.

"It's ten points below its usual place in the market," the boy mused. "Maybe that's because the market is off. It won't stay at that figure when prices begin to stiffen. I guess I'll buy a thousand shares and hold on to it for a rise."

The stock was now ruling at 59, and so Fred took the necessary margin around to the Nassau Street bank and ordered the margin clerk to buy him one thousand shares.

Although Fred was not aware of the fact, the true cause of the unaccountable decline of O. & M. was due to the secret operations of a clique of brokers who had combined to bear the stock down as low as they could get it, and then buy for the rise that was sure to follow when the market became bullish once more.

Fred had the stock for a week before the shares showed any perceptible activity.

Then as the tone of the market began to improve the stock showed signs of recovery.

Within two or three days it had advanced to 63, and as matters brightened it went on up to 70, which was about its real value.

As Fred thought it might go a little higher, he did not sell at once.

He proved to be a wise prophet.

It suddenly took on a boom and, amid great excitement in the Exchange, went up to 80.

Fred concluded that he would not take any further chance with it, as he was sure it would not remain long at that price, and he ordered his shares sold.

Next day his statement showed that he had made twenty thousand six hundred dollars, and he hugged himself with glee.

"That makes me worth thirty-eight thousand dollars," he said to himself.

This time he did not tell either Hattie or Billy Brown about his good luck.

"I guess I'd better keep my business to myself after this. I don't think it pays to let every one into your private affairs. They say that a still tongue is the sign of a wise head, so I'm going to hold mine after this."

Before the trial of Langhorne came off, Mr. Sherwood and the Western giant went to Mexico together, and the secretary of the Bonanza Mine saw enough to assure him that Mr. Bailey was a second Monte Cristo.

While Mr. Sherwood was on the ground they took out between them ore that was subsequently sold at a smelter's for five thousand dollars, and then the two men returned to New York to arrange about the formation of a company, which, on account of the richness of the mine, was to be something of a close corporation.

In the meanwhile Fred continued to attend to his regular duties at Mr. Chiswell's office, the leading feature of which continued to be the promotion of the Great Expectations Mining and Milling Company.

The most flattering reports were frequently received from the superintendent in charge of the property through the main office at Denver.

Several assay certificates were added to the framed collection on the walls of the reception-room, and Mr. Chiswell pointed to them with a great deal of apparent satisfaction when he had a new customer to convince about the merits of the mine.

Although it was occasionally announced that a dividend would shortly be declared, it was deferred for one reason or another.

Sometimes a serious cave-in was reported just at a critical point, which delayed the production of ore, or new machinery, it was said, had to be installed to overcome unforeseen obstacles.

Then there was a strike among the peons who were said to be working in the mine, or some convulsion of nature happened when not expected.

At any rate, there was no dividend, though the prospects of the mine continued to expand with every month—so said the advertisements and circulars.

Out-of-town people who had invested in the stock began to come to the office frequently now to see how things were coming on, and they were always taken in hand and welcomed by Mr. Chiswell as though they were members of his own personal family.

If they were owners of five hundred shares or upward, he took them out to dinner, and sent them home feeling like bonanza kings of the future.

While Fred had no positive evidence that Great Expectations was not all that it was cracked up to be—that is, outside of Mr. Bailey's assertion to the contrary—still, the longer he worked for Mr. Chiswell the more he suspected that his boss was about as slick as stock promoters come.

If there had been any complaints about promises not having been kept with regard to the Great Expectations Mine, Fred never heard of them, and so he had no real reason for being dissatisfied with his job.

However, he expected to make a change soon, anyway, for when Mr. Bailey's company became an accomplished fact, Mr. Sherwood was going to remove the office of the Bonanza Mine to more commodious quarters in Wall Street, where he would be able to look after the new company as well as the old one, and Fred was promised a position that would pay him much better than the one he now held.

The day after the conviction of Julius Langhorne and his associate, Billy met Fred on Broad Street.

"Say, Fred," cried Billy, in a tone of some excitement, "I'm on to one of the biggest Wall Street deals of the year."

"What is it?"

"What will you give to know?"

"Oh, that's your game, is it? Want to sell me a tip, eh?"

"I don't want any money for it. I want you to back me up on one hundred shares of a certain stock that is going to be boomed to par."

"A hundred shares? What is it going for now?"

"About 80."

"Then you want eight hundred dollars for this tip of yours. It must be a pretty good one."

"It's a fine one. If you don't think so, after I tell you about it, you needn't do anything about it, except keep your mouth shut, which you must promise to do, anyway, before I say a word on the subject."

"All right, I'll agree to do that, at any rate."

"Now, you've got seven thousand dollars that you made on O. & G. W.," said Billy, who was ignorant of the fact that Fred was now actually worth thirty-eight thousand dollars. "Promise that you'll back me up on one hundred shares in this deal and I'll tell you all I know."

Fred promised to do so if he considered Billy's tip was worth the risk.

"Well, there was a meeting of some big brokers in our office yesterday afternoon, and I discovered by keeping my ears wide open that a combination has been formed to boost L. & M. to par or over."

"Give me the particulars, Billy," said Fred, eagerly.

Billy gave them to him, and his friend saw that the pointer had a good foundation in fact.

"You say Mainwaring, Smith, Edgerton, and others of the same stamp are in this thing, eh?"

Billy nodded.

"Those men are millionaires."

"You bet they are. They've got the cash to push the thing through."

"And your firm is going to do the buying and booming?"

"That's what."

"When are they going to start in?"

"To-morrow morning."

"Billy, I'm going into this. I'll make you the following proposition: I'll buy as many shares as I can afford. If the stock goes up ten points I'll agree to pay you in cash, if I come out all right, the profit on a hundred shares—that is, one thousand dollars. For every point it goes above ten that I realize on I'll give you one hundred dollars more, so that if it goes to par, and I hold on that long and then get out in safety, your profit will be two thousand dollars. That's fair, isn't it?"

"Do you mean that?" asked Billy, feverishly, to whom one thousand dollars, let alone two thousand, looked like a mint of money.

"I do mean it, Billy. And there's my hand on it. I guess you can trust me to keep my word."

"Sure I can. If I make two thousand dollars, you ought to clear six times that with your boodle."

"Well, it's a bargain, Billy. I shall start in and buy L. & M. right away. I'll leave my order with this bank this afternoon, if I can get the chance to go there before the brokerage department closes for the day."

The two boys shook hands once more over the arrangement and then separated.

CHAPTER XIV.

THE MAN WITH BLOOD IN HIS EYE.

Fred found a chance that afternoon to go to the little bank on Nassau Street in time to order the purchase of three thousand shares of L. & M. for his account.

This was an unusually big order for the bank to receive from a patron, and the margin clerk had to consult with the cashier of the establishment before he could accept it.

The deal involved a matter of two hundred and forty thousand dollars in the aggregate, and the bank, to carry it, would be obliged to borrow money on the shares from a larger bank to pay for them.

However, the matter was arranged and the deal made.

When Fred met Billy next morning on the street he told him he had invested a part of his money in L. & M.

Billy did not ask him how many shares he had bought, presuming that he had purchased eight hundred or nine hundred.

"This is where I make my first stake," said Billy, "and where you add a big wad to your pile."

"I hope so," replied Fred.

"You can be sure of it if you sell around par. The syndicate intend to push it to that figure, at any rate, and they have the money to do it with."

Billy had no time to talk further on the subject, and so the boys went their several ways.

Hattie noticed that Fred was taking an unusual interest

in the ticker these days, and she asked him if he was in the market again.

"Yes, I've bought a few shares of L. & M."

"Why L. & M.?" asked the stenographer, curiously.

"Because I think it's going up."

"Are you working on a tip?"

"Hattie, you're like all the girls—you want to know everything."

"Thank you. I don't think that is a compliment."

"Well, if you want to know very bad, I am working on a tip."

"I don't see how you manage to get hold of these pointers that you have."

"Well, you saw how I got hold of that cipher telegram, didn't you, and translated it?"

"That was an accident. If you hadn't been sent to Truesdale's office that day you wouldn't have got it."

"If Mr. Smith hadn't dropped it out of his pocket I wouldn't have got it, either, whether I went to Truesdale's or not."

"Well, how did you manage to get this one?"

"A friend of mine got it, and I made a deal with him to use it."

"Then you got it second-hand?"

"Yes."

"Are you sure it's to be relied on?"

"Oh, yes; I am prepared to take the risk."

"When did you go into the deal?"

"Yesterday afternoon."

"You are certainly out for the dollars, Freddy, to use your own expression. I hope you won't slip up this time and lose all that you've made."

"I'm not worrying about that."

At that moment a big man, who seemed to be not a little excited, entered the room.

"Is Mr. Chiswell in?" he inquired, in a tone that Fred did not like.

"No, sir."

"Where is he?"

"Gone to lunch."

"When will he be back?"

"I couldn't say positively. He may return in half an hour, and he may not be back for an hour or two."

The visitor muttered some unintelligible expression under his breath.

"I'll come back again," he said, turning toward the door.

"Who shall I say called, if Mr. Chiswell should return before you come back?"

"My name is William Blackwood. I'll be back inside of an hour."

He slammed the door after him in quite an energetic way.

"He seemed to be mad about something," said Fred to the girl.

"He didn't look very pleasant."

"Is that the way a man looks when his wife asks him for money?" grinned Fred.

"I'm sure I don't know, as I have never been married," laughed Hattie.

"I suppose you expect to be, don't you?"

"What?"

"Married."

"I'm not sure that anybody will ever honor me with a proposal," she said, with a demure smile.

"Why not?"

"Dear me, how inquisitive you are, Fred Stanfield."

"A pretty girl like you is bound to get a proposal—several of them."

"Aren't you complimentary?" she laughed.

"Well, you are pretty, aren't you?"

"That's rather an embarrassing question to answer."

"I think you're pretty, at any rate."

Hattie blushed and looked down at her typewriter.

"And nice, too," persisted Fred. "I expect to get married when I get older—and wealthier."

"Do you?" in a low voice.

"Sure I do. Now, how would you like to marry me?"

"Why, Fred Stanfield!" gasped Hattie, blushing as red as a rose.

"What's the matter? Did I surprise you?"

"I should say you did."

"Well, are you going to answer my question?"

"Now, Fred, go back to your desk. I'm busy," replied the girl, in some confusion.

"Is that a throw-down, or what?" asked Fred, putting his arm around her.

"Don't be foolish."

"Perhaps you think I'm not in earnest. Well, I am. Do you like me well enough to say you'll marry me some day? Don't you know that I think there isn't another girl in all the world just as sweet and as good as you are? Come now, tell me—do you care for me or don't?"

He raised her head and looked into her eyes.

"Yes, I do care for you, Fred—more than anybody else in the world."

Their lips met in a kiss, and then Fred started for his desk, for he had seen the handle of the door turn, and a moment later it opened and admitted a tall, sanctimonious-looking stranger, dressed in solemn black that fully agreed with the melancholy cast of his features.

He was smoothly shaven and carried a book and an umbrella.

"Is Mr. Horace Chiswell in?" he asked, without a smile.

"No, sir; he's out at lunch."

"Peradventure he will return shortly?" asked the visitor in black.

"Yes, sir; he's liable to come at any moment."

"I presume I may wait, young sir?"

"Sure. Take a seat, sir."

The caller sat down, with his umbrella between his legs, and looked solemnly around at the different objects in the room.

Fred watched him out of the corner of his eye, and won-

dered whether he had called to buy some Great Expectations stock, or to solicit a subscription for a foreign mission.

After a while the boy went over to the ticker to see if there were any developments in L. & M. stock.

There were quite a number of sales recorded at prices varying from 80½ to 81½.

The solemn stranger watched him for a while in silence.

Finally he arose and approached.

"Young sir, may I ask if this is the instrument known as the ticker?" he inquired.

"Yes, sir; this is the ticker, or indicator."

"I believe it indicates the fluctuations of the—ahem! stock market?"

"That's right."

"I like not the sound. It partakes too much of the sordid side of life. It is an invention of Belial."

"I've heard the name of the man who invented this instrument, and I'm sure that it wasn't Belial."

"Belial, young sir, means a personification of all that's bad. Peradventure you are not——"

But at this moment the door opened and Mr. Chiswell entered.

"Here's Mr. Chiswell now," said Fred, glad that his employer had turned up.

"I have called, sir," said the solemn visitor, turning to the broker, "to solicit a small subscription in aid of a missionary home in India. It is——"

Here the door was thrown open, and Mr. Blackwood, the man who had called half an hour previously, entered the room with an aggressive air.

As soon as his eyes rested on Mr. Chiswell he rushed up to him and shook his fist in his face.

"You are a swindler, sir!" he roared violently, while the ministerial-looking man shrank back. "A swindler! Do you hear me? You induced me to buy five thousand shares of your Great Expectations Mining and Milling Company stock, for which I paid you one thousand dollars cash. I've just received a letter from my nephew, who went to Chihuahua, Mexico, to look into that mine. He says that the mine isn't worth a tinker's outfit. Are you listening to me, sir? He says that there isn't a piece of milling machinery on the ground. In a word, sir, he says the whole thing is a first-class fraud. Do you hear me, sir?—a first-class fraud. Now, sir, I want my thousand dollars back, and I want it blamed quick. Ante up, or I'll blow the whole roof off your head!"

The irate caller drew a navy revolver and flourished it in the air.

Hattie uttered a little shriek and looked as if she was going to faint, while the broker started back, white with fear.

As for the missionary home collector, he beat a hurried retreat into the corridor and made tracks for the nearest elevator.

CHAPTER XV.

FRED DEALS WITH A STRENUOUS SITUATION.

* Fred was the only one who did not lose his head.

It is true he was startled when the belligerent visitor drew his wicked-looking revolver and seemed on the point of making things hum in the office.

But, just the same, he never was cooler in his life.

Whatever might be the caller's grievances, he had no right to draw a weapon, and Fred knew it.

As the man was too big and dangerous for him to tackle in the ordinary way, he grabbed up a heavy cane that stood against the wall near the ticker and struck the caller a smart blow on the wrist of the hand that held the gun.

The man uttered a howl of pain and surprise, and the revolver dropped on the floor.

Fred sprang forward and picked it up.

"Now, sir," said Fred, calmly, "I think you'd better cool down, or we shall send for an officer to take you in charge."

"An officer!" roared the visitor, nursing his injured wrist. "Why, you young jackanapes——"

"Don't get excited, sir. You've laid yourself open to arrest by drawing this revolver and threatening Mr. Chiswell with it. You'd better cool down and try to square yourself."

Mr. Chiswell, who had been much taken aback by the man's assertions with relation to the Great Expectations Mine, now saw his advantage.

His caller had to some extent placed himself in his power by foolishly drawing his revolver and threatening his life.

He may not have meant to carry out his threat, but he had made it before witnesses, and Mr. Chiswell was quick to perceive how he could use it to advance his own interests.

"Miss Richmond," he said, turning to the stenographer, "please go to the telephone and ring up the Old Slip station. Tell the sergeant to send a policeman here right——"

"Hold on," cried the visitor, as he began to recognize the hole he had placed himself in. "Don't send for an officer. I'll—I'll apologize."

"Too late," answered the broker, coldly. "You threatened my life a moment ago, and I don't propose to stand for any such thing as that."

"I'm willing to make any reparation you say," said his visitor, hastily.

"Very well, then. Never mind that message now, Miss Richmond. Come into my private office, Mr. Blackwood, and we'll talk matters over in a rational way."

The visitor, now as meek as a lamb, followed the broker into his sanctum and the door was closed after them.

Fred laid the revolver on his table and walked over to Hattie, who had not yet recovered from her scare.

"Brace up, Hattie," he said; "the trouble is all over."

"Oh, dear, that man frightened me dreadfully. I thought he was going to shoot Mr. Chiswell."

"I don't think he meant to do more than intimidate the boss; but I thought it too risky to take any chances with

him, so I rapped him over the wrist with that cane and got his gun away from him."

"Aren't you brave!" cried the girl, admiringly.

"Oh, I don't know," replied Fred. "There isn't any particular courage required in taking a man behind his back. He wasn't looking for trouble from me, and so, you see, I caught him off his guard."

"I think you showed good nerve, at any rate. It isn't every boy that would have interfered as you did."

"The solemn individual lighted out pretty quick when he saw the revolver. He was as scared as you were, I guess."

"I wonder whether there is anything the matter with the Great Expectations Mine?" said Hattie. "This Mr. Blackwood called Mr. Chiswell a swindler."

He said he had a letter from his nephew, who had visited the property, and who reported to him that there wasn't any milling machinery on the place, and that the whole concern wasn't worth a tinker's outfit."

"I have always been afraid that something unpleasant would eventually come out about the mine, on account of the glowing promises made by the company in their advertisements and circulars. It did seem as if the real facts were over drawn."

"Well, Hattie, now that you and I understand each other, I'll tell you what Mr. Bailey said about the Great Expectations Mine. You remember, Mr. Bailey was the tall West-erner who——"

"I shall never forget how he unexpectedly came out of that closet that afternoon," she replied, with a reminiscent shudder.

"I have a lot to tell you about this Mr. Bailey that will astonish you. However, as I was about to say, he discovered the original ore outcroppings on the ground now owned by the Great Expectations Company. At that time he supposed he had come upon a good thing, but after he was swindled out of his rights by the men he took in with him it turned out that the ore found on the property was of a poor quality hardly worth the cost of mining. He claims, therefore, that all the statements made by the company to dispose of its stock are practically untrue, and that Great Expectations is simply a first-class fraud. So you see that the information which this man now with Mr. Chiswell in his private office claims to have received from his nephew bears out just what Mr. Bailey told me."

"Dear me, I am beginning to wish I was out of this office," said Hattie.

"I am glad you do, Hattie, for I want you to come with me into Mr. Sherwood's employ when Mr. Bailey's new company is formed."

"Are you really going to leave Mr. Chiswell?" she asked in surprise.

"That's what I am."

"What do you mean by Mr. Bailey's new company?"

"The name hasn't been selected yet, but will be in a week or so, when the articles of incorporation are ready to be filed. Mr. Bailey has discovered a real bonanza this time in Chihuahua, Mexico, and not so very far from Great Ex-

pectations. There's no doubt about its value, for it seems to have been originally worked by the Spaniards of long ago and then concealed and abandoned by its discoverers for good reasons of their own. I am to have one thousand shares of the stock of this new company for nothing, just because I was good to Mr. Bailey when he was in trouble. If you remember, you scolded me at the time for parting with the price of a week's lodging and some cash to the Western giant. I think you said I was an easy mark, and you may recollect that I told you that time would prove whether I was or not. I think you'll have to admit now that I made a pretty good investment."

"Hattie was quite astonished to learn all the foregoing and much more than Fred told her about Mr. Bailey and the mine he had discovered, and she admitted that she was wrong in her original estimate of the man, who had appeared in her eyes at the time as little better than a tall and somewhat terrifying scarecrow.

Fred told her of the plans of Mr. Sherwood to remove to a suite of offices in the Jones Building, and how he had spoken for a position for her as general stenographer for the establishment, hoping that she would agree to leave Mr. Chiswell's employ when he did himself.

Of course, now that Hattie had acknowledged her fondness for Fred, and had practically agreed to marry him when the proper time came, she was only too willing to agree to make the business change proposed by Fred.

"And now another thing, Hattie. I never told you that after making that sixty-four hundred-dollar deal in O. & G. W. I subsequently went into a deal in C. & M."

"Why, no. Did you?"

"Yes; I bought one thousand shares and cleared over twenty thousand dollars on it."

"You don't mean that?" she cried in astonishment.

"I do mean it, Hat. And now I've put twenty-four thousand dollars of my capital into L. & M."

"You have, you reckless boy?"

"I have. I got the tip I was telling you about from my friend Billy Brown, who is messenger for Edwards, Saunders & Co., in the Vanderpool Building, Exchange Place. He got on to the fact that a pool had been formed to boom the stock, and put me wise to it on condition that I would give him a certain share of my profits if I went into the deal. I've agreed to give him the profits on one hundred shares."

"How many shares did you buy?"

"Three thousand. I expect to clear thirty thousand to forty thousand dollars out of it."

"Is it possible?"

"Yes, it is quite possible that I may. The last time I looked at the ticker L. & M. was quoted at 81½. That was the time when the solemn missionary collector was in here. Did you hear what he called the indicator?"

"No."

"He called it a wicked instrument—the invention of Belial, which means the old Nick, for he said it was the equivalent of all that was bad. That reminds me that I

must see what the stock closed at in the Exchange. It is now nearly four."

Fred went over and consulted the tape.

"The last quotation was 82½, Hattie, so you can easily figure up that I am six thousand dollars ahead at this stage of the game."

At that moment the door of the private office opened and Mr. Chiswell escorted his visitor out into the waiting-room.

"Stanfield," said the broker, "please give Mr. Blackwood his revolver."

Fred did as he was told.

Then the caller took his departure, apparently in a satisfied frame of mind.

Evidently he had come to some arrangement with the Eastern representative of the Great Expectations Mining and Milling Company.

CHAPTER XVI.

EXPOSE OF THE GREAT EXPECTATIONS MINING & MILLING COMPANY.

During the remainder of the week L. & M. slowly advanced in price, finally closing on Saturday noon at 84.

The rise had been so small in this well-known stock that no particular attention was attracted to it, so that the clique of capitalists interested in the deal were able, through Edwards, Saunders & Co., to gather in many thousand shares at a very low price, which was the object they had in sight.

Fred was perfectly satisfied with the outlook, and already was figuring on his possible profits, which he knew would begin to mount up when the boom set in.

A surprise in another direction, however, was awaiting the young messenger, as well as others with whom he was associated.

A big New York City daily, which may not have received as much advertising patronage from the Great Expectations Mining and Milling Company as it considered itself entitled to, sent a representative to Mexico to write up the true conditions of the property, and the story appeared, with appropriate illustrations, under the title of "Another Colossal Mining Fake Exposed," on the Sunday morning following the events we have just described.

The reporter told his story with the usual brutal frankness of such gentlemen of the press when under orders to show up an existing evil.

The expose occupied the central double page of the magazine section of the newspaper, and it was naturally read by thousands of people who had bought the mining stock in question.

Mr. Chiswell read it in his bachelor apartments uptown, and it came like a shock to him, for he had heard nothing about the investigation.

Its publication came like a clap of thunder out of a clear sky, and Mr. Chiswell soon arrived at the conclusion that the forty per cent. profit he had received for the sale of many thousands of shares at from five to thirty cents would not pay him for the trouble that he could see ahead as soon as the furious purchasers of the stock began a descent on his office, intent on getting satisfaction if they could not recover their money.

Mr. Chiswell, much as he regretted the unwelcome publicity in which he himself was as much involved as was the company in far-off Denver, was a man of resources.

He did not lose his head because he saw disaster ahead, but determined to avail himself of the twenty-four hours that were yet his own.

The result of his deliberations was that he took an underground train for Wall Street, went to his office, and spent the greater part of the day packing up such valuables as he felt he could remove expeditiously.

The last thing he did was to draw a check to "Self" for the total amount of money he had on deposit at a well-known bank and put the check in his pocketbook ready for use at ten o'clock next morning.

At half-past-seven next morning he made an early call at the office with an expressman, and a small load of bundles were carried down the elevator and placed on the wagon, which removed them to his apartments uptown.

Practically nothing was disturbed in the reception-room, so that when Fred let himself in with his pass-key at nine o'clock, and Hattie arrived fifteen minutes later, neither had any suspicions that Mr. Chiswell had thrown up the business and would appear on the premises never again.

It happened that neither had read the paper containing the article which had exposed the true state of affairs in the Great Expectations Mining and Milling Company, and consequently they were blissfully ignorant of the storm that was gathering over the office, and from which their employer had fled.

But they soon became aware that something unusual was in the wind.

Fred was standing at the ticker waiting for the opening quotations of the stock market, with reference to L. & M., and Hattie was posting up some work in her books, which she had neglected to do on Saturday, when the door opened and in came Billy Brown.

Billy was evidently surprised to note the serene aspect of the office.

"What, all alone!" he exclaimed. "Why, I thought there'd be a mob here by this time."

"A mob!" cried Fred, in surprise. "What do you mean?"

"What do I mean? Why, you don't mean to say that you haven't read the article in yesterday's paper about the Great Expectations Mining and Milling Company?"

"What article and what paper did it appear in?"

Billy mentioned the name of the paper, and then proceeded to give Fred and Hattie an outline of the expose.

While he was thus engaged customers of the office began to come in.

Every one asked for Mr. Chiswell, but Fred told them that the broker had not got downtown yet.

By the time Billy left the room was becoming uncomfortably filled with persons with whom Mr. Chiswell had done business.

Fred had nothing particular to do, for the quotations from the Western exchanges were not due before noon and after, so he put in time watching the movements of the crowd and talking to Hattie.

"Things look bad for the office, don't they?" he said.

"They do, indeed. It is only come to what I have feared of late."

"It is after eleven and Mr. Chiswell hasn't showed up. I'll bet a nickel that we won't see him to-day."

"Maybe we won't see him any more at all," she said. "If what your friend Billy Brown told us is true, he may consider that it is to his interest to remain away for good."

The assembled crowd gradually increased in size and aggressiveness.

All of them were shareholders in the Great Expectations Company, and they had come to get some explanation from Mr. Chiswell about the expose which had appeared in print the day before.

As Mr. Chiswell failed to put in his appearance, angry remarks and threats soon mingled with the general buzz of conversation, which extended way out in the corridor, where those swarmed who could not find room in the reception-room.

"Why isn't Mr. Chiswell here?" demanded one impatient shareholder of the Great Expectations Mine, button-holing Fred.

"I couldn't tell you, sir," replied the boy, with his customary politeness.

"When does he usually come to the office?"

"About ten o'clock, sir."

"It is now half-past eleven. Gentlemen," he roared out, "it looks as if the head of this office doesn't intend to show up to-day. That can only mean one thing—that he is a swindler and has defrauded us out of our good money. I move that a committee of us be formed to consult with the police."

This suggestion met with the approbation of the majority of those present, and several volunteered to go on the committee in question.

Half a dozen of the indignant shareholders were finally selected, and they departed on their errand, while the rest remained, with constant accessions, for further developments.

The inconvenience of having so many disgruntled people in the room and around the door induced Fred, after a consultation with Hattie, to go downstairs and have a talk with the superintendent of the building.

That gentleman came up and, making his way inside, told the mob that their presence there could serve no good end.

That the best thing they could do was to elect a committee to inquire into the matter in a businesslike way,

with authority to act as their judgment suggested and to the best interests of all.

After some objection on the part of chronic kickers this plan was carried into effect, and the names and addresses of all present were taken down.

The committee which had gone to see the police was chosen to represent the shareholders present, but the crowd hung around until they should return to make their report.

When it was time for Hattie to go to lunch, Fred told her not to come back until the morning, as he would look after things during the afternoon.

The committee returned and said nothing could be done without a warrant from a magistrate for the arrest of Mr. Chiswell.

Fred then told the spokesman of the committee to ask the crowd to go.

If they did not, he said, he would telephone to the station for officers to clear the room.

This announcement of the boy's raised a howl, and several angry shareholders advised throwing him downstairs.

Fred thereupon told them plainly that he meant business.

"I'm going to lunch, and will have to lock the office up, as Mr. Chiswell is not here to look after things. You'll have to go, or there'll be something doing."

A compromise was effected by which Fred agreed to leave the committee in charge of the room, provided they kept the door locked and people out until he got back.

Half of the mob went down to the street, while the rest remained in the corridor to sympathize with one another over the apparent collapse of the Eastern branch of the Great Expectations Mining and Milling Company.

CHAPTER XVII.

CONCLUSION.

Fred concluded that there was no reason why he should hurry back to the office.

"If the truth was known, I guess Hattie and I are both out of a job. Therefore I don't see that there's any call for me to look after the office except to see that nothing is taken away. If Mr. Chiswell turns up this afternoon, well and good; if he doesn't, I guess it will be a good sign that he has skipped the town."

So, when Fred had finished his lunch, and looked at the ticker to see how L. & M. was coming on—he found it up to 85—he walked down to see Mr. Sherwood in the Bowling Green Building.

There he found Mr. Bailey, as he half expected he might, and he told the gentlemen of the strenuous forenoon he had put in at Mr. Chiswell's office.

They both laughed, for neither had any sympathy with the methods employed by Fred's boss to boom a worthless mining scheme.

They had read the story in the newspaper the morning

before, and Mr. Bailey said he meant to come over to see him as soon as he had completed his business with Mr. Sherwood.

Fred waited until the big Westerner was at liberty, and then they both went to Mr. Chiswell's office together.

Here they found the corridor as crowded as before with indignant shareholders, whose ranks had received many accessions from out-of-town patrons of the company.

The committee, who, according to agreement, had locked themselves in the office, were still busy devising ways and means of solving the problem before them when Fred arrived with Mr. Bailey.

After they were admitted, Fred took charge of a basketful of letters that had been delivered by the postman during his absence.

He placed them on top of the safe in the private room.

Fred amused himself talking to Mr. Bailey and looking at the quotations on the tape until three o'clock, by which time the committee and most of the crowd in the corridor had taken their departure.

The last record for the day of L. & M. was 87, which meant that, so far, the young speculator was about twenty thousand dollars ahead on his deal.

Mr. Bailey congratulated Fred on his success as an operator on the market and wished him good luck with his present venture.

He advised him to admit no one to the office on the following day but the committee who had undertaken the investigation of the alleged swindle, and Fred thought his advice so good that he determined to act on it.

The committee in question applied to the courts for a receiver to be put in charge of Mr. Chiswell's office, and, their petition being granted, a proper person was selected and he took possession of the premises.

This ended Fred's and Hattie's connection with the office at the close of the week, and they were not sorry to cut loose from the Great Expectations interests for good and all.

In the meantime L. & M. had been steadily going up day by day, until it closed at 95 on Friday afternoon.

Saturday morning Fred was in the visitors' gallery of the Stock Exchange when some announcement was made from the chairman's rostrum that caused a rush for the L. & M. standard, and a lively bidding for the stock set in, which sent it to par in less than half an hour.

It closed at noon at 102, and then Fred began to consider that it was time for him to get out with his winnings.

So he went to the bank and ordered his three thousand shares to be sold out Monday morning.

The order was among the first to be executed when the Exchange opened for business on Monday, and Fred's stock went for 103½.

He cleared sixty-nine thousand dollars on the deal, out of which he handed Billy Brown twenty-three hundred dollars as his share of the transaction, according to their agreement.

Billy hardly knew what to do with so much money, now that he had it.

He had never owned fifty dollars of his own before in his life.

"You'd better put it into several savings banks, Billy, and forget that you have it," advised Fred. "If you start in risking it on the market to make more I think I see your finish in a short time."

"You've been risking your money on the market right along, and you haven't seen your finish yet," replied Billy. "You must have made twenty thousand dollars on this deal yourself."

"Don't try to imitate me, Billy. I've had good luck, and I've had good pointers to operate with. If I had gone into promiscuous speculation I'd have had a bank account of snowballs instead of cash.

"How much are you worth now, Fred?"

"Billy, I'd like to satisfy your curiosity if it wasn't against my principles to give my business secrets away."

"Then you won't tell me?" said Billy.

"No, Billy. All I can say is that I am very comfortably fixed for a boy of my years. I am not worth a million yet, but, as I expect to be out for the dollars as long as I can kick, I hope to reach that point one of these days."

Fred and Hattie enjoyed a vacation of six weeks until Mr. Bailey's company, the Montezuma Silver Mining Company, went into operation in the Jones Building, on Wall Street.

Hattie was made bookkeeper and cashier, and Fred was appointed to be her general assistant.

Between the two they attended to all the business of the new mining company.

Mr. Bailey presented Fred with a certificate for one thousand shares, at a par value of one dollar, but he said that in time he had no doubt it would be worth many times its face value.

A certain amount of the stock was floated at fifty cents a share to enable Mr. Bailey, who intended to take up his residence on the property, to begin operations in business-like shape.

Fred now decided that the best way he could use his capital of one hundred and five thousand dollars was to deposit it with a first-class trust company to loan out for him at interest.

When he got hold of another tip he knew that he could borrow enough on his investments to swing a good-sized deal, and that satisfied him.

The exposure of the Great Expectations Company in

New York brought about the collapse of the company itself in Denver.

What became of Horace Chiswell, Fred did not learn at once, though after some months he was told that his former boss had settled in San Francisco, where he was conducting a mining office on Pine Street.

One year from the time that the Great Expectations Company failed, the Montezuma Silver Mining Company, of which Andrew Bailey was president and general manager and Mr. Sherwood was secretary, was on the highway to success.

Its stock was worth three dollars a share on the exchanges, but very little of it could be bought at any price.

Those who had been so fortunate as to be invited to participate in the development shares at fifty cents to one dollar a share had made such a good thing that they were not at all anxious to dispose of their interest in the mine, which was beginning to pay a regular quarterly dividend.

Fred was now worth something over one hundred thousand dollars, and the prospect was that he would be worth a good deal more.

During the ensuing summer he paid a visit to the Montezuma Mine, at the special invitation of Mr. Bailey, who entertained him royally while he remained in Mexico.

No time has as yet been set for Fred's and Hattie's wedding, but their close friends have reason to believe that the happy event will happen before next summer comes around.

At any rate, Mr. Sherwood, acting as trustee for Fred, who is nearly twenty, has invested fifteen thousand dollars of the young man's money lately in a fine suburban home, presumably for Fred and Hattie to occupy after their honeymoon.

Fred is now assistant secretary of the Montezuma Silver Mine, and is shortly to be put in full charge of the mine's Wall Street office, as Mr. Sherwood has all that he can do to look after the interests of the Bonanza Mine.

Although Fred is well off for one of his years, he says that he is still OUT FOR THE DOLLARS, and always will be.

THE END.

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